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ABSTRACT

This supplement to the California Business Education Program Guide for Office and Distributive Occupations is designed to assist office education teachers of secondary, postsecondary, and adult students to update their business education curricula in light of new technology and increasing demand for skilled office workers. Focusing on banking and finance, the guide is comprised of sixteen competency modules. Module topics include (1) security; (2) customer relations; (3) deposits: checking/savings; (4) check cashing/savings withdrawal; (5) balancing cash/closing the window; (6) preparation for check filing; (7) check filing; (8) customer transactions; (9) proofing; (10) reclamation; (11) bookkeeping; (12) record maintanance; (13) safe deposit; (14) new accounts; (15) marketing bank services; and (16) careers. The first pages of each module contain performance objectives which indicate to the instructor and student what can be taught/learned to meet entry-level banking/finance occupational standards. Following the list of performance objectives in each module are possible instructional strategies, pre/post tests, and possible instructional materials. A cross-reference section is included which outlines the main interrelationships between modules. The California Business Education Program Guide for Office and Distributive Occupations along with common core units of instruction are also available--see note. (LRA)

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BANKING/FINANCE SUPPLEMENT TO THE CALIFORNIA BUSINESS EDUCATION PROGRAM GUIDE

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PREFACE

The Banking/Finance Supplement is a competency-based instructional program guide for identified entry-level banking/finance occupations. The guide was designed as a component of the Business Education Program Model and is a supplement to the California Business Education Program Guide for Office and Distributive Occupations. The procedures utilized in the development and validation of the guide parallel those of the original effort.

The guide was designed for use in secondary, adult education, regional occupational program, and community college classroom teaching situations. To ensure its usability in each of these programs, care was taken that members of the task force represented each of these groups and that additional readers would also reflect the variety of programs throughout the state of California. The guide can be used in a variety of ways according to the preference of the instructors or the business department. Any of the following strategies might be appropriate:

1. Insert selected competency modules at appropriate points in the existing program.

2. Redesign the existing textbook-centered program to emphasize the development of the required competencies.

3. Develop the instructional program around the competency modules required for employment and identified entry-level word processing occupations, with the textbook serving only as a resource instrument.

This document was produced by Ira Nelken & Associates, Inc. of Chico and Planning Associates of Merced under contract to the Vocational Education Unit, California State Department of Education, and the California Community Colleges Chancellor's Office. This guide was made possible only through the efforts of a group of California educators and representatives of industry who gave of their time and talent to develop the contents and/or review the draft. Those to whom this guide should be attributed include the following:

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The work of the Task Force was based on employment data derived from a variety of sources. We would like to extend a special thanks to the various employers, managers, and front-line supervisors who assisted us in identifying the basic competencies they expected for entry-level banking/finance employees. They included the following:

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E: Entry-Level
A: Advanced
*: Not necessary until placed in bank. Each bank has own security methods.
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*See page 1 for Legend.

BANKING/FINANCE SUPPLEMENT
CALIFORNIA BUSINESS EDUCATION PROGRAM GUIDE
FOR OFFICE AND DISTRIBUTIVE OCCUPATIONS

Purpose

This guide was developed to assist banking/finance teachers of secondary education, ROP, adult education, and community college students to update their business education curricula in light of new technology and increasing demand for skilled office workers. By 1990 the U.S. economy will generate nearly 20 million new jobs. Well over half will be in white-collar occupations--professional and technical workers, managers, and sales and clerical workers, according to estimates by the Bureau of Labor Statistics of the U.S. Department of Labor. The projections are part of the Bureau's biennial occupational outlook program.

Clerical workers--including bank tellers, bookkeepers, cashiers, secretaries, and typists--constitute the largest and fastest growing white-collar group. Between 1978 (the year on which the projections are based) and 1990, employment growth in these occupations is expected to generate 4.8 million jobs. Significant employment growth is anticipated for secretaries, typists, and receptionists. The chart below indicates the projected rate of growth for selected clerical jobs from 1972 to 1985. The growth rates are expected to remain as high or higher to 1990.

Job Title	Estimated Employment 1972	Projected Requirements 1985	Percent Growth 1972-1985
Cashiers	998,000	1,360,000	36.1
File Clerks	272,000	318,000	16.7
Office Machine Operators	195,000	230,000	17.9
Receptionists	436,000	650,000	50.0
Statistical Clerks	299,000	375,000	25.8
Stock Clerks	511,000	750,000	46.2
Typists	1,021,000	1,400,000	38.7

*Based on Bureau of Labor Statistics (Bulletin 1824, 1974)

These figures are representative of trends nationwide and throughout all industries.

The reasons for the high demand for skilled office workers are basic: the office worker is needed in every community, large or small, and in every type of activity; the population is growing; more information from more sources is being collected from more places; the government is requiring greater reporting; more complex business operations require more data inputs for decision making; and more diversification within companies requires more data compilations and more communications with branches in other sections of the country. New developments in computers, office machines, and dictating equipment will greatly affect employment in many occupations within this group.

In response to this emerging occupational opportunity, the California State Department of Education, Vocational Education Unit, and the California Community Colleges Chancellor's Office sponsored a project to develop guidelines for a unified banking/finance training program. To provide students with entry-level job competencies (skills, attitudes, and knowledges) compatible with the needs of employers, the program is based upon identifiable competencies rather than upon traditional courses. The system for managing the program is designed so that the transition from courses to competency-based instruction could be made with relative ease by teachers who work in a variety of school settings. The program includes student-oriented performance objectives and a number of optional approaches to instruction. Tests and instructional checklists also accompany the competency modules.

Rationale

Banking/finance was chosen because it represents an office occupations area with many new employment opportunities readily available to students completing entry-level training programs. An investigation of both task analysis studies and task analysis as reported by employers or front-line supervisors determined those competencies needed by entry-level banking/finance employees. Participating employers were noted on page ii. The major studies to which the project team referred in the course of their work included:

Crawford, Lucy - A Competency Pattern Approach to Curriculum Construction in Distributive Teacher Education; (ED 032 382 -- ED 032 911) Virginia Polytechnic Institute and State University, Blackburg, Virginia.

Davis, Gene and Smith, Art - Cooperative Occupational Survey -- Skills Identified with the Clerical and Sales Job Fields; Riverside, California.

Erickson, Lawrence W. - Basic Components of Office Work -- An Analysis of 300 Office Jobs; University of California, Los Angeles.

Kallaus, Norman F. - Hiring Standards and Job Opportunities for Beginning Office Workers; University of Iowa, Iowa City, Iowa.

Perkins, Edward etal - Clusters of Tasks Associated with the Performance of Major Types of Office Work; Washington State University, Pullman, Washington.

Many of the competencies contained in this guide can be expanded and used for a wide variety of occupations, including the following, as determined by the Department of Labor in its Dictionary of Occupational Titles (DOT):

211.137-010	Supervisor Cashiers (Hotel and Restaurants)	211.362-018	Teller, General
[illegible]32-010	Teller, Head	211.362-022	Teller, Collection and Exchange
214.137-014	Manager, Statement Clerks	211.362-026	Teller, Note (Loan Teller)
201.362-030	Secretary	211.462-022	Cashier, Gambling
203.562-010	Wires-Transfer Clerk	214.362-018	Fee Clerk
205.362-026	New Accounts Clerk	214.382-010	Account Analyst
203.362-010	Clerk-Typist	216.387-010	Check-Processing Clerk
209.562.010	Clerk, General	217.382-010	Proof-Machine Operator
209.387-030	Proofreader	251.257-010	Sales Agent, Financial Services
210.367-014	Foreign-Exchange-Position Clerk	160.207.010	Credit Counselor
210.382-014	Bookkeeper I	160.267-010	Credit Analyst, Chief
210.382-018	Bookkeeper II	161.267-014	Credit Officer, Dealer Accounts
210.382-022	Bookkeeping Machine Operator I	286.117-038	Manager, Financial Institution
210.382-026	Bookkeeping Machine Operator II	186.167-026	Manager, Credit Union
211.362-010	Cashier I	186.167-050	Operations Officers
211.362-014	Foreign Banknote Teller-Trader	186.267-018	Loan Officer
		203.382-022	Mortgage-Processing Clerk

Procedures

Using data obtained from industry and the literature, the project team assembled a Task Force composed of instructors from all segments of education concerned with banking/finance, as well as members of industry. The Task Force prepared minimum performance objectives and a sequence of suggested instructional strategies for each of the sixteen identified competency modules. In addition, available educational resources were searched, such as the Educational Research Information Center and the Business Education Data Dissemination System (BEDDS), in an attempt to identify additional instructional strategies that would develop requisite competencies.

In addition, a considerable amount of instructional content was either developed or identified. Rather than include such material in this supplement, it was organized into curricular modules and placed in BEDDS. These curricular modules are referred to in the appropriate competency modules of this supplement, along with their BEDDS identification numbers. Instructors can then order materials which interest them from the State Department of Education, Vocational Education Unit.

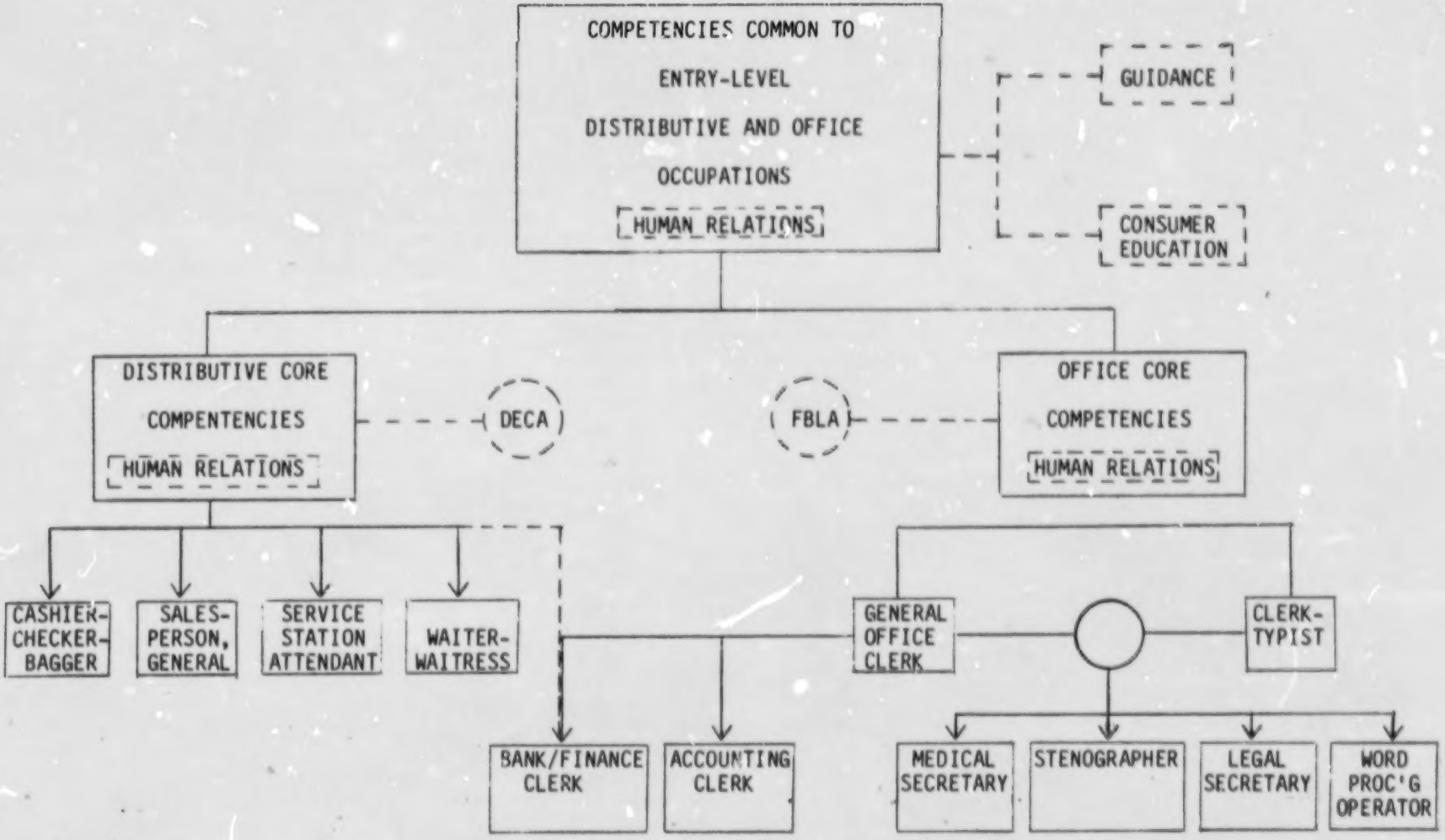
Limitations

This guide addresses only banking/finance occupations and need-to-know, entry-level skills, attitudes, and knowledge. It is simply a guide, not a complete curriculum. It is fully recognized that these competencies do not encompass a complete business education program. Further, for obvious reasons we were unable to include all the many materials available for an effective banking/finance course. There was also no attempt to identify and list all the possible objectives and strategies which a teacher could use for banking/finance instruction. Nevertheless, we feel that the guide represents a very useful outline to the instructor who is either initiating a banking/finance program for the first time, revising a program in light of the current state-of-the-art of the industry, or simply needing to measure course content with what other practitioners feel is important. Given continuous changes in the banking/finance field, we acknowledge that this guide will probably need revision within the next five years, but we trust that within that period of time, it will be of major assistance to teachers of future banking/finance employees.

Program Model

The program model on the following page was prepared to give an overview of the California Business Education Program Guide for Office and Distributive Occupations and its supplements. It shows that competencies common to both distributive and office entry-level occupations have been identified. This concept is significant because it provides a foundation for job flexibility. The office core competencies are those which were identified as being common to eight selected office jobs: general office clerk, typist, stenographer, accounting clerk, banking/finance clerk, medical secretary, legal secretary, and word processing operator. The distributive core competencies are those which were identified as being common to four selected distributive jobs: checker-cashier, salesperson general, service station attendant, and waiter-waitress. The model presents the concept that special competencies have been identified for each of the selected jobs in both the office and distributive components. No hierarchy was found for distributive jobs, whereas the banking/finance clerk must obtain competency in the general office clerk job, plus specialty competency for banking/finance.

PROGRAM MODEL FOR OFFICE AND DISTRIBUTIVE OCCUPATIONS



How To Use This Guide

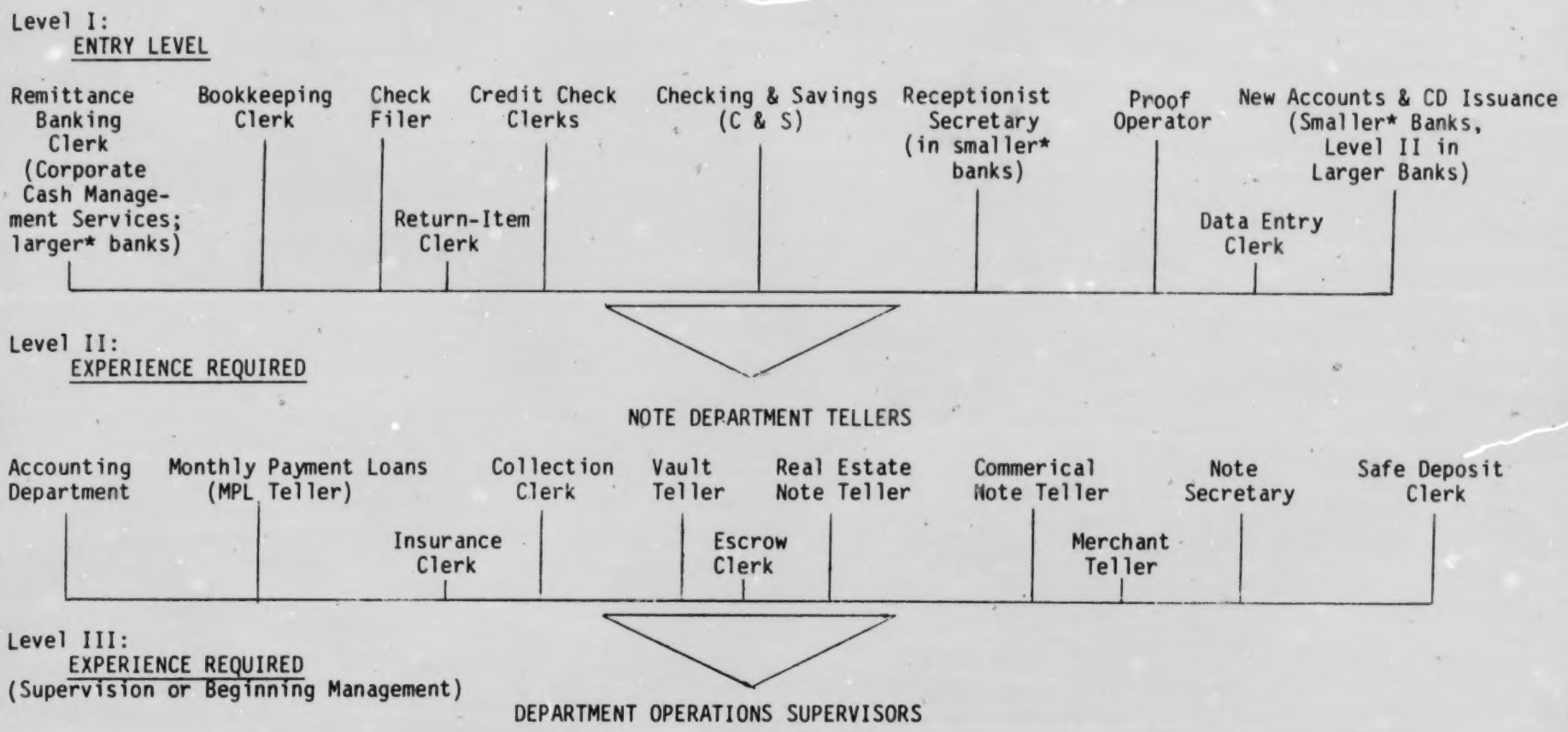
There are sixteen competency modules in the Banking/Finance Supplement to prepare students for entry-level jobs shown in the Career Ladder on page 11. Since large and small banks and other financial institutions differ considerably in both the kinds of jobs designated entry-level and the scope of entry-level responsibilities, the Career Ladder was designed to account for the greatest level of generality in entry-level banking/finance employment. The Task Force attempted to order the competencies in a chronological sequence so that those competencies considered most important for banking/finance training will be found first. In addition, there is also a Matrix of Entry-Level Banking/Finance Positions and Competency Modules on page 12 indicating which competency modules are applicable to which entry-level positions.

The guide was developed with all classroom circumstances in mind, i.e., those equipped with proof machines and teller windows, to those with much more limited resources. It is possible to teach banking/finance without these resources, and the Task Force has indicated how this can be done. The guide also suggests a course outline for fully equipped instructional settings.

The first pages of each of the sixteen modules contain the performance objectives--condition, performance, and standard for each. Generally, one objective logically follows another. However, some of the objectives are independent and have been placed in the most logical and meaningful spot. Each objective is important and necessary. The performance objectives can also be used as guides for students. They can be reproduced, given to students to identify exactly what is to be learned, and used as a check list. If the program consists of cooperative or work experience or a community classroom/lab training station, managers may also be given an abbreviated check list of the objectives so that they, too, are aware of their trainees' related instructional program and can assist in specific training.

Finally, the performance objectives are particularly useful as competency-based exams. The competency modules or individual performance objectives within them can also be the basis for a Certificate of Competency that lists exactly what each student has been able to perform at job standard. Certificates of Competency are helpful to graduates seeking employment and useful for informing the business community of the qualifications young people gain through a comprehensive Office Education program.

CAREER LADDER
BANKING/FINANCE OCCUPATIONS



*A small bank is one operating at $60 million or less.

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MATRIX OF ENTRY-LEVEL BANKING/FINANCE POSITIONS AND COMPETENCY MODULES

	1401 Security	1402 Customer Relations	1403 Deposits	1404 Checking Cashing/ Savings Withdrawal	1405 Balancing Cash	1406 Preparation for Check Filing	1407 Check Filing	1408 Customer Transactions	1409 Proofing	1410 Reclamation/ Return Items	1411 Bookkeeping	1412 Record Maintenance	1413 Safe Deposit	1414 New Accounts	1415 Marketing Bank Services	1416 Banking Careers
Commercial and Savings (C & S) Teller	X	X	X	X	X	X	X	X		X	X	X	X		X	X
Proof Operator	X								X			X			X	X
Return-Items Clerk	X	X				X	X			X	X	X			X	X
Bookkeeping Clerk	X	X				X	X			X	X	X	X		X	X
Office Receptionist/ Secretary	X	X												X	X	X
New Accounts Clerk	X	X	X											X	X	X
*Credit Check Clerk	X	X										X			X	X
*Data-Entry Clerk	X								X	X					X	X
*Remittance Clerk	X										X	X			X	X
Check Filer	X	X				X	X					X			X	X
Safe Deposit Clerk	X	X										X	X		X	X

*These positions are not found in the majority of banks, and therefore modules have not been included in this Supplement for these positions.

NUMERICAL

A system has been devised to identify the components of the competency modules included in the program guide. Following is an explanation of the numerical system.

Code			Identifies
000			Program Level
	.01		Competency Module
		.00	Performance Objective Objective Number
	.02		Instructional Ideas
	.03		Pretest
	.04		Posttest
	.05		Learning Activity Materials

Example:

101			Common Core
	.01		Adding Machine
		01	Performance Objectives Add, Subtract, Multiply
	.02		Instructional Ideas
	.03		Pretest
	.04		Posttest
	.05		Learning Activity Materials

Number	Condition	Performance	Standard
1401.01.01	Given instructions on opening procedures,	students will look for the signal daily	and enter the bank or classroom when the appropriate signal exists.
1401.01.02	Given an empty cash can or cash drawer, several denominations of currency, and assorted coins,	the student will follow established procedures for breaking packaged currency or rolled coin and arrange a cash drawer	in a manner acceptable to the instructor supervisor.
1401.01.03	Given a cash drawer which exceeds the established limit,	the student will recognize the cash can limit and turn in excess cash to the vault	each time the limit is exceeded.
1401.01.04	Given shortages or overages of various currencies or coins,	the student will buy and/or sell cash and verify	by signing the vault register receiving, turning in cash, or using the teller's exchange.
1401.01.05	Given a set of teller stamps,	the student will use them	to correctly stamp all transactions and maintain them in a locked drawer at all times not in use.
1401.01.06	Given a set of cash can keys,	the student will maintain proper custody of them	at all times.
1401.01.07	Given reason to leave the teller window,	the student will lock the cash can	under all circumstances.
1401.01.08	Given specific transactions to complete,	the student will maintain the proper teller's motion pattern or rhythm	to the instructor's/ supervisor's satisfaction.

Number	Condition	Performance	Standard
1401.01.09	Given specific transactions to complete,	the student will concentrate on the transaction at hand	avoiding unnecessary exposure of cash drawers or counter money.
1401.01.10	Given demonstrations and discussions of operating methods of bank swindlers,	the student will recognize: swindlers' methods, the difference between genuine and counterfeit currency, and bad checks	with 95% accuracy.
1401.01.11	Given a mock robbery,	students will follow th[illegible] procedures expected for the classroom	to the instructor's satisfaction.
1401.01.12	Given persons calling for account information,	students will follow correct identification procedures	100% of the time.
1401.01.13	Given the need to open outside bank doors when the vault is open,	students will observe established procedures or identify proper procedure	to the instructor's or bank's satisfaction.

Number Instructional Ideas

GENERAL COMMENTS:

The security module is preparatory to many of the instructional modules contained in this guide. The Task Force has defined security to mean more than the recognition of bank swindlers, counterfeit currency, and the like. Rather, security refers to proper procedures for carrying out many duties in the banking/finance industry, especially those of tellers at the entry-level positions. This can be extracted and taught with other modules as appropriate. Many objectives relate to proper cash and check handling, and particularly cash. Knowing how to handle cash quickly and accurately makes the bank or finance teller's job easier and prevents errors which may be the result of carelessness or theft. We hope both concepts will be stressed with students, i.e., that security involves the protection of the business's assets from carelessness as well as theft.

1401.02.01 Every bank or finance company uses a method to tell employees if it is safe to enter the place of employment at the start of the business day. There are other communication signals which students will also learn when they begin working in the bank or finance company. The instructor may want to familiarize students with concepts so that they are aware of the importance of this procedure. Several strategies are suggested. The instructor can simply lecture on possible signals and discuss with students the importance of this procedure. A guest speaker from a local finance institution could also present the same topic. Instructors might try a communications system for the classroom in lieu of the real thing.

1401.02.02 Each teller is assigned a cash box (also called a till or cash can) containing his/her own cash supply. S/He is held responsible for that cash box and its contents. Keeping the drawer orderly and handling cash systematically will prevent students from mixing in a $10 bill with the $1's when they have to work fast. A neatly arranged cash drawer can also make it easier for them to spot "shortchange artists" and to detect counterfeit or raised bills. Forgeries or counterfeit bills can often be easily spotted by comparing them with a genuine bill of the same demonination. A neatly arranged cash drawer makes it easy to compare bills quickly without attracting undue attention.

The cash drawer contains a compartment tray, which is a removable tray with two rows of compartments for different denominations of coins and bills. Effective instructional ideas involve having students set up a cash can properly and wrap or unwrap rolled coins or stamped currency. Instructional content can be obtained by requesting ID # 302.43 from BEDDS, using the order blank in Appendix A.

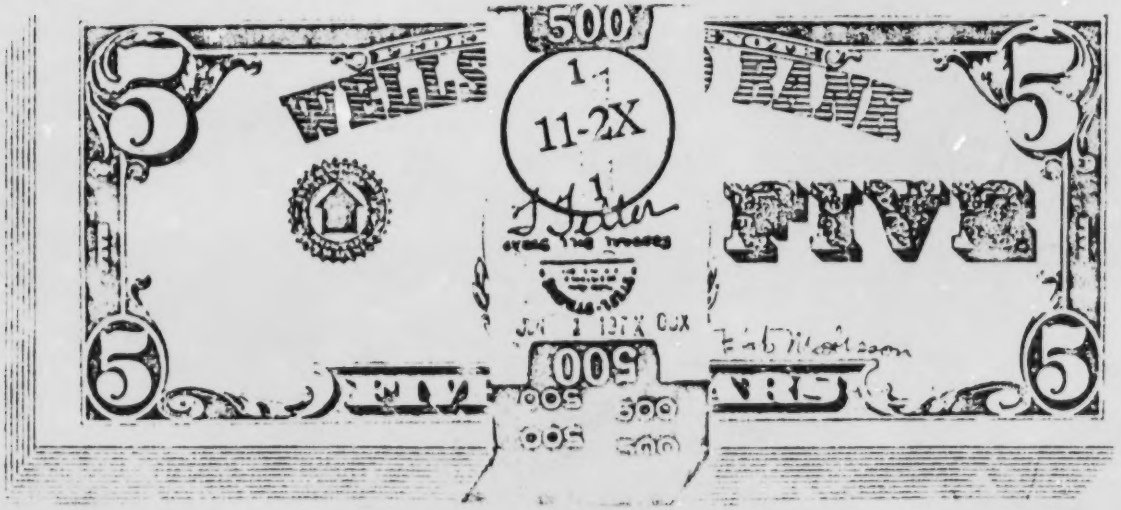
Number	Instructional Ideas

1401.02.03 This objective teaches the working bills' limits and can be combined with 1401.02.04, which teaches buying/selling and verification of cash. The established limit is frequently $1,000. Appropriate instruction might actually involve a sequence of activities where (a) the limit is first discussed in class by the total group and the correct procedure for returning cash to the vault; (b) the students practice the procedure themselves; and (c) the students implement the procedure in the course of work experience or on-the-job training or in simulated classroom banking. Instructional points will probably include:

- Large amounts of currency are strapped in quantities of 100 bills. The currency a teller buys or sells to the vault is always kept in strapped packages. Standard package amounts are:

20s =	$2,000.00	2s =	$ 200.00/2,000.00
10s =	1,000.00	50s =	500.00/1,000.00
5s =	500.00	100s =	1,000.00/2,000.00

- The straps on currency being sold to the vault should bear the date, teller's stamp, and signature of the teller who assembled the package, as in the illustration below.



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Number

Instructional Ideas

- Coin tubes should also bear the date and teller stamp of the teller who assembled the roll, as in the following illustration.

- Reserve cash, strapped or unstrapped, will be kept in rubber banded amounts in a locked cash can or compartment. Till currency should be kept at a minimum (one rubber band of 20 bills of each denomination). No more than $1,000 should be in the till drawer at any time, in approximately these quantites:

20s = $400.00	20s = $500.00
10s = 200.00	10s = 200.00
5s = 100.00	5s = 100.00
2s = 40.00	1s = 25.00
1s = 20.00	

- When verifying currency from the vault, students will rubber band bundles to be used at the window. Placing the band to the right or left of the strap will speed recounting.

  When using currency from a strap, the student will always break the strap and remove the rubber band before placing currency in the till drawer. Students will never pay out rubber-banded or strapped currency without counting out, bill-by-bill, to the customer.

  As cash is accumulated by taking in deposits, it should be banded in the proper amounts. Banded amounts can readily be counted and strapped when balancing cash, eliminating the need for recounting each bill. Excess cash should be sold back to the vault.

Number Instructional Ideas

When selling currency to the vault, it must be restrapped with a new strap. This strap should bear the current date, a teller's stamp, and the teller's signature.

- Buying and selling cash from the vault usually involves the following steps:

1) Order the least amount of cash from vault consistent with current needs.
   a) Always maintain counter cash at a minimum, in the interest of safety and efficiency.
   b) Be sure you have the proper distribution of each denomination of currency, and an adequate coin supply.
2) Package count cash (a quick check prior to actual count) when received from vault teller.
3) Record the amount received on the proper line in the vault register, which will be necessary to balance the day's work.
4) Sign vault register and receive a receipt for the cash received.
5) Record the amount received on Teller's Cash Sheet in order to balance cash at end of day.
6) Make actual count of cash received (saving currency straps until cash is counted) and report immediately to vault teller if there is any discrepancy, taking currency straps back to the vault.

1401.02.04 The Tellers' Exchange is an alternative to buying and selling cash at the vault and involves cash delivered to or received from another teller. The transaction is recorded on the Record of Exchange, which provides each teller with a record of the exchange of currency and valuables and prevents possible cash differences between tellers. The usual procedures involved in the Tellers' Exchange include:

1) Both tellers must sign the form.
2) Carefully specify the monies transferred (number of rolls of coin and amount; number of bills and amount).
3) An officer must approve transactions of over $1,000 by signing the form.
4) The teller receiving the funds is given the original copy.
5) The teller delivering the funds is given the duplicate copy.
6) Each teller must appropriately stamp the copy retained with his/her own stamp.
7) Each teller must either cash pay debit or prepare a cash-in tag to offset credit of TX.

1401.02.05 Tellers' stamps can be taught/learned in the same way cash-drawer limits and buying/selling cash is taught: demonstration first by instructor, practice by students, a follow-up quiz perhaps, and then actual on-the-job or simulated classroom use. Instructional material for tellers' stamps can be obtained by requesting ID # 302.43 from BEDDS, using the order blank in Appendix A.

Number	Instructional Ideas

1401.02.06 The keys to the cash box and cash drawer should be kept in the teller's personal possession at all times. During the day, the teller is entirely responsible for the custody and safety of his/her cash. This objective will be taught/learned throughout the course, as students make a habit of properly tending their keys. Initially, class discussion will probably introduce the concept.

After that, instructors should be alert to this practice by students. Once the instructor is satisfied that the student has formed a proper habit, all that should be necessary is a periodic check to insure that the student has not become lax with his/her keys.

1401.02.07 Keeping the cash can locked at all times when the student leaves the teller window can also be taught/learned in the manner suggested above for cash can keys. In addition, the instructor can periodically present a case study to the class for their analysis, stressing this particular objective. A sample case study such as the following might be used:

> Amelia Vargas is a teller in a local bank. At 2:45 a customer brings Amelia a deposit which includes a request for cash. The total amount of cash is for $15.63. The customer hands Amelia a $50 deposit. Before she can complete the transaction, the customer begins to rush her. "Could you please hurry, Miss. I'm in a no-parking zone," s/he says. At the same time, Amelia realizes that she doesn't have enough singles. She looks around for her supervisor but doesn't see her. The customer becomes impatient. Amelia puts the $50 bill on the counter, takes a TX bill from her till, and dashes off to get some singles from another teller at the other end of the counter.
>
> She leaves her cash drawer open. a) Is there much chance for error or theft in this case?
> b) If your answer to "a" (above) is "yes", list at least one clue that made you think so.
> c) Describe at least one precaution that the cashier could take to prevent error or theft.

Answers:

a) Yes.
b) Amelia leaves her cash drawer open when she leaves her register.
c) She should have closed the cash drawer and taken the $50 and $10 with her. She should never exchange money with another teller.

1401.02.08 Teaching/learning the motion pattern for paying currency and coin involves student practice until the motion develops into a consistent rhythm. A suggested method of instruction involves demonstration of the motion pattern, followed by student practice until the instructor is satisfied that the student has developed the correct habits. Additional material can be obtained by ordering ID # 302.43 from BEDDS, using the order blank in Appendix A.

Number Instructional Ideas

1) Determine amount to be paid. Look carefully at the item. If a check, always compare the written amount with the amount in figures; be sure they agree; check current date, signature, correct endorsement, and satisfactory ID.
2) Place item being cashed to one side, out of customer's reach. Do not put away until transaction has been completed.
3) Count out currency to yourself as it is taken from cash drawer.*
   - Always start with coin to avoid forgetting small amounts.
   - Highest denominations first, and in denominations convenient to customer.
   - Unless the customer specified the denominations, inquire as to what denominations he would like.
4) Count out currency to customer.
   - Glance once more at item to make sure the amount counted out is correct.
   - Turn sheaf of bills over so that the largest denomination is on top.
   - Count bills out on the counter; count them individually.
   - Never count into outstretched hand.
   - Count the money politely--do not toss or throw it.
5) Count coin out of coin tray, using as few coins as possible to equal the required amount.
6) Count out coin to customer.
   - Place coins on counter.
   - Glance again at item being cashed to make sure the correct amount is being paid out.
7) Put away check or item cashed. Safeguard this item just as you would your cash. It is now the same as cash.
8) IF THERE IS ANY DOUBT--COUNT THE MONEY OVER AGAIN.

B. It is not necessary to open and recount coin rolls taken from depositors, unless placing coin in the coin tray. However, all rolls must have the date and the name or account number of the depositor written on them.

*NOTE: Whichever procedure is utilized, the student should always follow the same routine.

1401.02.09 Teaching/learning this objective involves synthesizing all the points presented so far concerning counting currency and coin. The instructor will probably want to observe each student individually to determine that the following steps have been properly mastered:

1401.02.10 There are a number of films available on the subject of bank/finance swindlers, their methods of operation, and kiting. Films, class discussion, and simulated exercises will help students know what to do if they are presented with this problem. Also, order ID # 302.43 from BEDO, using the order form in Appendix A, for relevant material.

Number	Instructional Ideas

1401.02.11 Different banks have different policies for employees to follow with regard to robberies. The instructor should discuss some of these policies with students, show training films on the subject, and/or invite representatives from local banks/finance companies to speak to the class. Some instructors have found it helpful to establish a procedure for their class and then stage a simulated robbery to teach students the importance of remembering procedures under stressful conditions.

1401.02.12 Banks and finance institutions are likewise variable in their approach to giving out account information over the phone. There may be a code word involved if the caller is another financial institution, or the caller may be asked to supply (a) social security number or mother's maiden name. The instructor can discuss the various policies with students and/or (b) if the classroom is a simulated teaching situation, establish variable procedures and actually have students supply information correctly to sample callers.

1401.02.13 Students should know that opening bank doors when the vault is still open is not usual practice. Procedures employed by different banks can be reviewed and discussed. Students who have on-the-job training or work experience may encounter these procedures in the course of their experience.

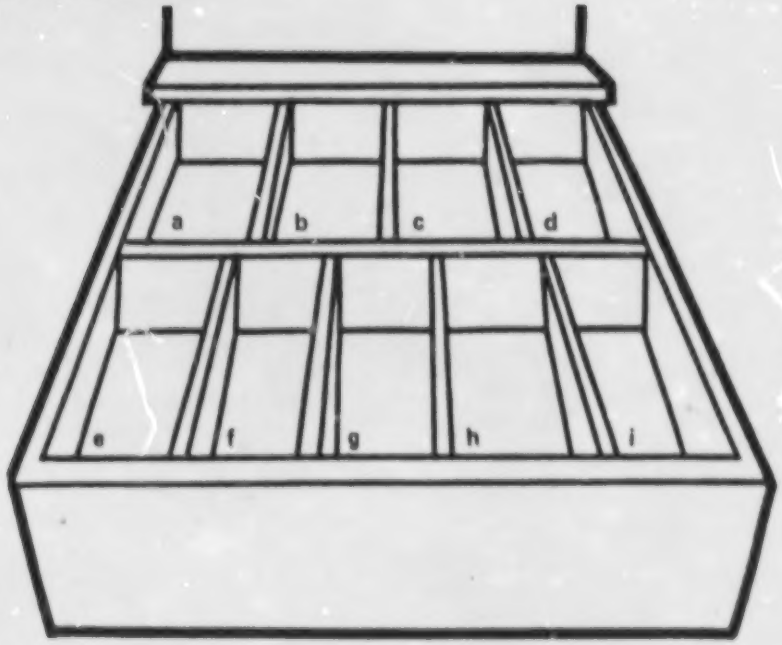
1401.03.01 1. Answer the following questions true or false.

a. _____ Bills suspected of being counterfeit should be compared with other bills of the same denomination.
b. _____ All cash registers are similar in appearance and method of operation.
c. _____ Bills should always be placed in the cash drawer portrait side down.
d. _____ Coins can be kept all together in a cash drawer because they are easy to identify.
e. _____ The cash drawer is sometimes called the till.
f. _____ Checks should be put under the pile of $10 bills.

Number

Instructional Ideas

2. Using the following form, place the symbols for various denominations of cash in the appropriate compartment in the cash drawer.



Answers: 1. a. True; b. False; c. False; d. False; e. True; f. False.
2. a. $20; b. $10; c. $5; d. $1; e. $.50; f. $.25; g. $.10; h. $.05; i. $.01

1401.04.01 1. Match the terms on the right to the correct definitions. Place the appropriate numbers in the blanks provided.

(4) a. To make certain that a bank is solvent and is operating in conformity with banking laws; to correct any errors in management or operations that may be found to exist.

1. Bait money
2. Till money
3. Cash till

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Number — Instructional Ideas

(7) b. Representative of a federal or state supervisory agency who examines banks under his/her jurisdiction with respect to their financial condition, management, and policies.

(1) c. Bills assigned to each teller to be given out in case of robbery.

(5) d. Periodic or continuous verification of the bank's assets and liabilities, establishment and maintenance of effective controls, and preparation of reports and recommendations to the board of directors.

(3) e. Tray with compartments that help tellers sort and have ready for easy access the various denominations of currency.

(6) f. Officer of bank in charge of all audit functions and is jointly responsible to the president and board of directors.

(2) g. Cash allotted to tellers for use at their windows, as distinguished from money in the vault.

4. Bank examination
5. Auditing
6. Auditor
7. Bank examiner

3. List the rules for handling cash.
   a. (Always count cash to self when removing it from cash drawer).
   b. (Always count from hand to counter).
   c. (Always recount the cash at least once).
   d. (Keep all bills sorted by denomination, face-up, and in the same direction, both in your drawer and while counting).
   e. (Keep cash drawer set up with lowest denominations near you).
   f. (Always count all money before putting it in your cash drawer).

Number

Instructional Ideas

4. Arrange in order the following procedure for counting currency. Place a "1" in front of the first step, a "2" in front of the second, and so on.
   (3) a. Lay each different denomination in a separate pile in front of you as you count.
   (1) b. Hold currency in palm of one hand.
   (2) c. Pull top bill from stack using the thumb and forefinger of your other hand.

5. Arrange in order the following procedure for counting coin. Place a "1" in front of the first step, a "2" in front of the second, and so on.
   (2) a. Count each denomination separately.
   (3) b. Total all amounts.
   (1) c. Slide coins off counter into your hand, using the index and middle fingers.
   (4) d. Recount to verify total.

6. Select from the following list facts to remember about handling cash. Place an "X" in the appropriate blanks.
   (X) a. Never leave the window during cash transactions, unless you need additional money.
   ___ b. Talk to customers when counting or verifying cash.
   ___ c. Keep loose currency of all denominations together.
   (X) d. Pay out change first.
   (X) e. Make sure that all currency and coin from a transaction are put up before beginning a new transaction.
   ___ f. Keep excessive cash at teller's window.
   (X) g. Look at check or withdrawal slip before releasing cash to customer to be sure that you are paying the correct amount.
   (X) h. Always lock cash drawer when leaving the window.
   (X) i. Count money directly in front of customer when received.
   (X) j. Don't talk when counting.
   ___ k. Count currency by looking only at the corners of bills.
   (X) l. Never mix denominations in single money compartment.
   ___ m. When leaving your window, leave transactions as is; don't put it up.
   (X) n. Always double-check arithmetic before paying out or recording cash.
   (X) o. Count by portraits, as well as by denominations, when verifying cash.

7. Match denominations of currency and coin on the right to the total amounts packaged or wrapped. Place the appropriate numbers in the blanks provided. There may be more than one answer per blank.

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Number		Instructional Ideas	
(13)	a. $2	1. $50	9. Quarters
(1, 3, 12)	b. $1,000	2. Dollars	10. $100
(8)	c. $500	3. $10	11. Nickels
(2, 5)	d. $20	4. Halves	
(6)	e. $.50	5. Pennies	
(10)	f. $100	6. $5	
(9)	g. $5	7. Dimes	
(11)	h. $10	8. $1	

8. Arrange in order the procedure to follow in preparing currency to be strapped. Place a "1" in front of the first step, a "2" in front of the second, and so on.
   - (4) a. Moisten glued end of strap and place it on counter, glued end up and facing away from you.
   - (8) b. Turn package face up.
   - (2) c. Lay all bills flat with portraits up and facing same direction.
   - (6) d. Press unglued end of strap against bills with left hand.
   - (1) e. Count out sufficient number of loose bills to form a standard package.
   - (5) f. Place bills on strap, portrait side down.
   - (9) g. Recount package and place teller stamp and your initials on front.
   - (7) h. Pull glued end forward until tight and press it against unglued portion of strap.
   - (3) i. Select proper strap.

9. Arrange in order the procedure to follow in preparing coin to be wrapped. Place a "1" in front of the first step, a "2" in front of the second, and so on.
   - (2) a. Open tubes by pressing on sides at fold.
   - (6) b. Tap both ends on counter to "pack".
   - (5) c. Fold over both open ends to seal.
   - (1) d. Precount proper number of coins to fill a roll.
   - (4) e. Center coins in tube by pushing on one end or both ends.
   - (3) f. Slide coins into tube while holding tube open.

10. Select from the list below steps to follow when breaking packaged currency for till use. Place an "X" in the appropriate blanks.
   - ____ a. Change straps every two months.
   - (X) b. Remove strap and prove count before adding package to till or paying out part of package.
   - (X) c. Use packages in dated sequence.
   - ____ d. Reuse straps three times before destroying.
   - ____ e. Change straps frequently.

Number | Instructional Ideas

1401.05.01 The pamphlet "Counterfeit?" is available in quantity from: Research Department; Federal Reserve Bank of Atlanta; 104 Marietta Street, N.W.; Atlanta, Georgia 30303.

1401.05.02 An excellent 16-page publication, also available from the Federal Reserve Bank of Atlanta, is entitled "Fundamental Facts About United States Money." The booklet contains:

- Types No Longer Issued
- How Money Gets into Circulation
- Flow of Currency
- When Money Wears Out
- Federal Reserve Map of the United States
- Currency and Coin in Circulation
- Current Types of U.S. Paper Money
- Paper Currency Features
- Redemption of Damaged Money
- Counterfeit Currency
- United States Coin
- The Minting Process

1401.05.03 The Bank Administration Institute (BAI) publishes several resources on bank security. These can be ordered from: Bank Administration Institute; 303 South Northwest Highway; Park Ridge, Illnois 60068; 312/693-7300. Those which might be most useful to the banking/finance instructor include:

SECURITY AND EMERGENCY PROCEDURES (1975)
This convenient desk reference guide is so arranged that each bank employee can refer to specific security and emergency procedures within seconds. Procedural guidelines are included for the following bank emergencies: Bank robbery and holdup, fire, natural disasters, employee-customer medical problems, bomb threats, and extortion (kidnap-hostage). Forms for emergency telephone numbers and bank employee family information have also been included.

YOUR BANK AND ARMED ROBBERY (1973 Revision)
This manual is designed to develop high standards of security awareness with detailed discussions of the following topics: Robbers and their methods, countermeasures, operating procedures before and after the robbery, as well as a list of training aids.

BANK SECURITY BULLETINS (1973)
BAI has published a series of Security Bulletins over the past several years. These have now been updated and combined in one volume.

BANK SECURITY MANUAL (1973)
BAI's Bank Security commission prepared this manual to provide bankers with up-to-date professional assistance in properly designing and maintaining a sound security program. Every area of bank security has been reviewed and presented in a manner to facilitate ease of use, drawing from the best source material available.

Number	Condition	Performance	Standard
1402.01.01	Given either actual or simulated encounters with customers,	the student will greet customers in a friendly and courteous way	to both the instructor's or supervisor's satisfaction and the satisfaction of the customer.
1402.01.02	Given customer contact,	the student will take the initiative to assist the customer and talk quietly to the customer in the appropriate manner	following the basic rules of customer relations and maintaining the confidentiality of customer information to the instructor's or supervisor's satisfaction.
1402.01.03	Given customer contact,	the student will use the customer's name	in at least 90% of the appropriate opportunities as judged by the instructor or supervisor.
1402.01.04	Given customers with questions, problems, or complaints,	the student will be able to discriminate between those questions which s/he can answer and those which s/he cannot (e.g., legal advice)	with 100% accuracy.
1402.01.05	Given customers' complaints, questions, instructions, etc.	the student will listen and either answer or direct inquiries to the proper person or another department	handling the situation with courtesy and tact, determining the appropriate steps to be taken, and keeping all information about customers confidential.
1402.01.06	Given a series of customer transactions,	students will thank each customer at the conclusion of the transaction	to the instructor's or supervisor's satisfaction.

Number	Condition	Performance	Standard
1402.01.07	Given any type of customer contact or banking/finance task,	the student will demonstrate pride in his/her work	to the instructor's/ supervisor's satisfaction.
1402.01.08	Given discussions and demonstrations,	students will dress appropriately for banking/finance employment and practice good hygiene	to the instructor's/ supervisor's satisfaction.
1402.01.09	Given either simulated or real employment situations,	students will work compatibly and effectively with fellow employees	so that student performance reviews (real or simulated) are positive in this area.

Number Instructional Ideas

GENERAL COMMENT:

This module stresses banking/finance and public relations. Emphasis is on student understanding of the customer, fellow workers, and him/herself. If this module is introduced sequentially following module 1401, students are likely to have only limited understanding of and experience with banking/finance tasks. In this case, instruction will focus almost exclusively on the interpersonal and psychological aspects of employment in this field. The Task Force then hopes that the instructor will continue to refer to customer relations throughout the course, as students put to practice what they have learned in concept. An alternative is to teach the objectives and instructional ideas related to customer relations in conjunction with the other skills. In either case, customer relations are crucial to the student's employment success. It is an area that we as educators often do not stress enough, and the Task Force hopes that banking/finance instructors will consider devoting more attention to this area. (NOTE: Materials for this module are available in BEDDS, ID # 302.44. An order blank can be found in Appendix A).

1402.02.01 A. Before beginning simulations, work experience, or on-the-job training, students should understand that banking/finance is a business. Like retail businesses, for example, it is the employee's responsibility to serve the customer competently and effectively. Both imply skill in public relations and basic understanding of what a customer is. One bank's definition of a customer may be helpful:

WHAT IS A CUSTOMER?

- A customer is the most important person who will ever come into our Bank--whether in person, by mail, or over the telephone.
- A customer is a welcome guest in our place of business . . . someone who should get the very best of service--always.
- A customer is someone who places his/her trust in the bank or finance institution . . . someone who expects his/her finances to be handled expertly and in confidence.
- A customer is much more than a number on a check or deposit slip--s/he likes to be called by name. Above all, a customer is a human being with feelings and emotions.
- A customer is the reason the bank or finance company exists.
- A customer does us a favor every time s/he uses one of our services. The favor should be returned with good service, a smile, and a sincere "thank you."

Number | Instructional Ideas

B. Discuss with students the basic rules of customer relations. Eight rules are suggested below.

BASIC RULES OF CUSTOMER RELATIONS

1) Be Sincere: People always appreciate honesty and sincerity. When you say something, be sure you mean it.
2) Smile: Smiling is an important way of communicating. A smile generates a feeling of warmth and pleasantness--it is a mental "door-opener."
3) Call People by Their Names: People appreciate being recognized as individuals. Take time to notice their names and use them.
4) Be Understanding and Sympathetic: Never make anyone feel foolish or "dumb" if s/he makes an error or does not understand a procedure. Remember that you make mistakes, too. Take time to answer questions or explain things carefully.
5) Listen Attentively: Everyone likes to be treated with consideration and respect. Listen carefully to all requests, complaints, and questions. In order to respond properly, you must listen to what is being said.
6) Avoid Arguments: Be agreeable as far as you can. Don't get upset just because someone else is upset; it won't solve anything. Start by determining what the problem is. Then agree that there is a problem, and repeat it as you understand it. Once the problem is defined, do your best to solve it, or refer the person to someone who can solve it.
7) Be Courteous: Courtesy need not be a great effort; it's the little things that count. A polite "excuse me," "thank you," or "you're welcome" indicates to the customer that you are considerate of his/her needs and feelings. People also appreciate being told to expect a short delay and having procedures explained to them. Try to treat others in the same pleasant way you like to be treated.
8) Be Appreciative: Everyone likes to know when they've done something right--say "thank you," and mean it.

BEDDS, ID # 302.44, also contains material describing various kinds of customers (e.g., high-gear, sociable, etc.). The instructor can obtain the material by using the order blank in Appendix A.

C. After class discussion and/or class demonstration of A on page 30 and B above, a practical exercise will serve to reinforce these concepts. In this exercise, students will be observing the communications and interpersonal skills of people who actually work in banking occupations. Instructions to students are:

1. Students will be divided into teams of 2 or 3 students.

Number

Instructional Ideas

2. The team will select the type of business and specific occupation they wish to observe and, with the instructor's help, make any necessary pre-visit arrangements. (Unless the instructor prefers, it is not necessary to focus exclusively on banking/finance. All business involves customer relations.)
3. Students should read the Observation Guide before the visit.
4. During or after the visit, students will complete the Guide.
5. When the teams have finished, the class will discuss the effective and ineffective behaviors each team observed.

OBSERVATION GUIDE: Interpersonal and Communication Skills

Type of Business _____
Employee's Occupation _____
Does the employee deal primarily with the consumer? _____
Other employees? _____
What tasks does the employee perform? _____
_____

Does the employee:
- Greet the customer? _____
- Speak directly to the customer? _____
- Assist the customer? _____
- Serve the customer promptly? _____
- Answer questions? _____
- Attempt to satisfy customer requests? _____
- Keep customers waiting? _____
- Speak to other employees: between customers? _____
  while customers are waiting? _____
- Talk on the telephone on personal matters? _____
- Walk away from his/her place to chat with other employees? _____
- Speak softly but clearly and courteously? _____
- Thank the customer after the transaction is complete? _____
- Disagree with the customer? _____
- What is the best action by the employee you observed? _____
- What is the worst action you observed? _____

Number	Instructional Ideas

1402.02.03 The instructor can role play the importance of using customer names so that students can see clearly at least three points to remember:

1) Make a point of using the customer's name sometime during the transaction.
2) If the employee knows the customer, greet him/her by name before beginning the transaction. If the employee does not know or remember his/her name, glance at the passbook, deposit ticket or check, and mentally note the name.
3) Use the customer's name in the conversation before s/he leaves the window.

Reinforcement of this particular skill will occur throughout the course. The instructor should be alert to each student's performance and call attention to incorrect performance immediately and compliment the student on correct performance periodically.

1402.02.04 If the student has not begun practicing the various banking/finance tasks yet, the instructor will introduce them and discuss with students where their limitations as employees will be drawn. The instructor will introduce the important concepts of responding carefully to customer's requests, taking time to determine exactly what the customer wants, who can best serve his/her needs, and then seeing that the customer is conducted to the proper person or window. Actual practice of this skill will occur throughout the rest of the course--either in the classroom during simulations or in the bank/finance institution. Again the instructor will be alert to correcting any improper student practices before they become habit and to complimenting students for work well done.

1402.02.05 Students must learn that every action they take influences customers' attitudes toward them and the bank or finance institution. For example, if they are courteous, customers are likely to be courteous; if they are friendly, customers are likely to be friendly. It is important for students to consider the impression their actions will make on each customer. BEDDS, ID # 302.44, contains material on characteristics which have a positive effect on other people.

1402.02.06 The habit of thanking customers will be most appropriately taught/learned as students practice banking/finance tasks. The idea has already been introduced in previous activities. The instructor will monitor student performance during the remainder of the course, remaining alert to this particular skill.

1402.02.07 One way of approaching pride in work is to look on this skill as part of a student's personality traits. Those characteristics of students that are important to a banking/finance career and reflect pride in work include:

Number	Instructional Ideas

- Honesty and integrity
- Interest and enthusiasm
- Dependability
- Industriousness
- Creativity
- Cooperation
- Courtesy
- Efficiency
- Patience
- Sincerity
- Loyalty
- Perseverance
- Willingness to assume responsibility

All the traits can be developed. BEDDS, ID # 302.44, contains an exercise for students to rate themselves on these traits, at the beginning of instruction and then again after they have had opportunities to develop any areas of weakness. A further advantage of this kind of exercise is that all financial institutions rate themselves and their employees. This exercise begins to accustom students to employee performance evaluations.

1402.02.08 There are a variety of strategies which the instructor can use to help students achieve appropriate dress and hygiene. As guest speakers from finance institutions are invited to speak to the class, for example, the instructor can call attention to the manner in which the speaker is dressed. Local department stores are usually willing to send consultants and samples to the class for presentations to students. (This can include presentations on cosmetics, as well as clothing). The instructor can direct students to clip pictures from magazines of people they think are appropriately dressed for banking/finance careers. These can be shared in class and discussed as a group activity. The instructor should stress that proper attire and grooming does not require money so much as taste, or a sense of what is appropriate, and that students can appear quite professional on a limited budget. Finally, the instructor will remember that s/he is a daily or weekly example to students and can influence students accordingly.

1402.02.09 A. The following are samples of short case studies involving human relations problems. Have each student or small groups of students analyze each problem and suggest the best solution using the following steps to arrive at a solution:

1) Identify the true problem.
2) List the facts.
3) List possible solutions.
4) Evaluate the possible results of each solution.
5) Choose the best solution, and explain why that solution is best.

Case 1: Joe Mejia is one of several bank tellers at the Four Star Bank. Katie Johnson, a new teller, is at the teller's window next to his window. Katie constantly interrupts him while he is handling a transaction with a customer to ask him questions about her own transaction with a customer.

Number

Instructional Ideas

Case 2: Susan Lee is a manager of a personal finance company. Jerome Jones applies for a loan of $500 to pay his outstanding bills. The bills include a doctor's bill for $200, a hospital bill for $250, and a bill for medicines for $50. Jerome's fixed expenses are within $75 of his monthly take-home pay.

Case 3: George Sanders is one of four employees who handle collections in the Credit Department of Belmont Department Store. Each collector is instructed to contact a number of customers each day. When collectors complete the work assigned to them, they help the collectors who have not finished their work. Mr. Sanders is a fast, efficient worker and is usually the first to complete the day's assignment. At first, he helped the other collectors without complaining. Now, however, he offers to help Carolyn and Robert, but he does not offer to help Jack. He told Carolyn and Robert that he won't help Jack because he wastes time making personal telephone calls.

B. Have students practice positive responses to each of the following situations:
   1) The student is a teller in a bank. Mr. Navaro complains about being charged $5 for a check because the bank "said" his account was overdrawn. The teller at the next window, having overheard the customer's complaint, says, "That customer is always complaining." How would the student respond to the other teller?
   2) The student is a teller in a bank. The head teller asks the student to work at the drive-in window on Saturday morning. The teller scheduled to work that Saturday has the flu. The student had made plans to go shopping with a friend that morning. How would the student respond to the head teller?
   3) A local credit bureau has a policy that each employee must wear a badge bearing his or her photograph, typed and signed name, and badge number. The student is employed by the credit bureau, and the student trainee does not understand that the purpose of this policy is to ensure the security of customers' credit records. The credit bureau manager notices that the student is not wearing a badge and is harshly critical of the student for disobeying instructions. How would the student respond to the credit bureau manager?

C. Accepting criticism is an important facet of employee relations. One possible instructional idea is to have students assume that they are tellers in a savings and loan association. During the past month, they have received the following criticisms--all given in a courteous manner. Have them discuss the responses that they might make to each criticism.
   1) The manager tells you that you are leaving for lunch late and returning late. This causes the manager to be late in leaving for lunch.
   2) A customer says, "I believe you made a mistake in figuring the interest on my savings certificate."
   3) The manager tells you that you do not appear to be as helpful to black customers as you are to white customers.

Number Instructional Ideas

It is important for students to understand that at work there are forced associations as opposed to free associations in social life. This means that in social life, they can select their friends; they can choose whether or not to join a sports group or some other recreational group. They can also decide when and where they will get together with others. At work they do not have these choices. It is up to them to learn how to get along with those with whom they associate at work regardless of the circumstances. BEDDS, ID # 302.44, contains a variety of useful materials on this topic, including material directly related to sex-equity. Use the order form in Appendix A to obtain materials.

1402.03.01 Pretest Directions: Circle the letter in front of the alternative that best completes each of the following statements.

1. Your bank will appear more attractive to customers if you:
   a. use common sense in difficult situations.
   b. concentrate on transactions and ignore "people" skills.
   c. spend a few minutes chatting with each customer.
   d. overlook customers' privacy from time to time.
2. It's perfectly all right for a teller to talk about the balance in Mrs. Garza's individual checking account:
   a. to Mr. Garza.
   b. to other customers, as long as they don't know Mrs. Garza.
   c. to other tellers who might not realize how wealthy Mrs. Garza is.
   d. to Mrs. Garza only.
3. Mr. Morimoto steps up to your window to deposit $400 in his checking account which has been overdrawn for several days. You should say:
   a. "Well, Mr. Morimoto, it's about time you started covering some of those checks you've been writing."
   b. "Listen, Mr. Morimoto, I've been wondering where you learned how to balance your checkbook."
   c. "Thank you. This will be credited to your account."
   d. "The next time this happens, I'll have to call over an officer."
4. If a customer tells you that s/he tried to reach the bookkeeping area of your bank by phone all morning with no success, you should say:
   a. "It's funny you should mention that. I've heard nothing but complaints about that area."
   b. "I know what you mean. I've had the same problem."
   c. "I'm sorry. Since you're in the bank, why don't you see Mr. Price in person."
   d. "It figures. Everyone in that department seems to be on vacation."

Number

Instructional Ideas

5. If a stranger approaches your window and hands you a correctly completed deposit slip with the name Jay Williamson and a $50 check, you should say:
   a. "Are you Jay Williamson?"
   b. "How are you today, Mr. Williamson?"
   c. "Is this the only business you wish to transact today?"
   d. "I don't remember taking care of you before. Are you new here?"
6. Which remark indicates a bank with good customer relations? Someone says:
   a. "The girl at the first desk, on the phone, and with four customers waiting, looked up, caught my eye, and gave me this big smile. ... . ."
   b. "I had to stand in a long line, but I could still hear the teller saying crossly, 'Why do you all come in at once?'."
   c. "I wandered around like a lost soul and absolutely no one knew I was there."
7. If you don't know a customer's name, it's best to say something like:
   a. "Have you been in here before?"
   b. "Hello. How are you today?"
   c. "Let's see . . . should I know you?"
8. If you really can't hear a customer's request, you'd say:
   a. "Can't you talk a little louder?"
   b. "It's so noisy in here . . . what did you say?"
   c. "I'm so sorry, Mrs. Kirk. I didn't hear what you said."
9. When just one employee is irritable and impatient with a customer, it affects that customer's attitude toward the entire bank because:
   a. people are really unfair about things like this.
   b. the bank is where it happened.
   c. Feelings are so complex. Who knows?
10. When you deal with customers directly or indirectly, which of the following is important?:
    a. your attitude.
    b. what you say.
    c. the tone in which you say it.
    d. all of the above.
11. When a customer who has been standing in line for several minutes finally gets to your window, you should:
    a. complete the transaction quickly by accepting the items without looking up.
    b. greet the customer with a smile and ask how you can help.
    c. assume that the customer is irate and call your supervisor.
    d. continue filing new signature cards until you've finished.

Number

Instructional Ideas

12. If a customer rushes up to your window, says she's in a hurry, and asks you to process a transaction that you're not sure you've understood, you should:
    a. say, "Excuse me, Miss. If you don't slow down, I'll never hear you."
    b. process it anyway and hope you get it right.
    c. say, "I'm sorry. Did you say you wanted one 20, two 10s and three 5s, or one 20, three 10s and one 5?"
    d. ask if you she'd mind going to the next window because you haven't had a break all day and are getting hungry.

Answers: 1a; 2d; 3c; 4c; 5b; 6a; 7b; 8c; 9b; 10d; 11b; 12c.

1402.04.01 Posttest Directions: Circle the letter in front of the phrase that best completes each of the following statements.

1. If a customer walks up to your window and starts to yell at your before you've had a chance to say a word, chances are:
    a. you glared at the customer without realizing what you'd done.
    b. the customer doesn't like you.
    c. you were rude when the customer was at your window last week.
    d. the customer has had a bad day.
2. The first step in calming an angry customer is to:
    a. listen to the complaint without getting involved.
    b. say that the problem can't be as serious as it sounds.
    c. say you don't know how to handle the request.
    d. become as angry as the customer.
3. If a talkative customer won't leave your window you should:
    a. close your window temporarily.
    b. let him keep talking.
    c. say that you have better things to do than listen to him all day.
    d. say that you'd like to talk but there are customers waiting.
4. If you have other customers in line, but the customer at your window seems frightened and doesn't understand the instructions which you've repeated several times, you should:
    a. tell the customer to hurry up.
    b. repeat your instructions one more time in a louder voice.
    c. introduce the customer to an employee who can take the necessary time.
    d. tell the customer to wait until you have more time.

Number

Instructional Ideas

5. If you notice that a customer at the end of your line keeps stamping his foot, checking his watch, and muttering something to himself, you should:
   a. yell to him that he might find a shorter line at another window.
   b. sacrifice a little accuracy for speed.
   c. refuse to become hurried.
   d. ask him why he's so impatient when he finally gets to the front of the line.
6. An elderly customer snarls, "Young man, I've been banking here for 54 years and you ought to know my name." You should say something like:
   a. "I'm sorry I don't, sir. I'm new here. Let's introduce ourselves. I'm Earl Grant and you must be one of our best customers. Please tell me your name, and I'll know next time for sure."
   b. "Gosh . . . why didn't you go to someone else . . . they must all know you. I don't think I ever saw you before. And I've got other people waiting so . . . what did you want?"
   c. "Well . . . give me a chance . . . I just started here . . . so it's not fair for you to take that attitude. A new job makes me nervous anyway. Have a little consideration . . . others are waiting, you know. You don't own the bank by now, do you?"
7. The customer fourth in line is both impatient and hostile. You hear: "Every time I come in here, it's wait, wait, wait!" When s/he gets to you, you might want to say:
   a. "Hi. We both know you always come at lunch time, right?"
   b. "You're not the only one who waits, you know."
   c. "Sorry we're so busy. I'll do this for you as quickly as I can."
8. You have a shy customer who is having difficulty filling out a bank form. You would say:
   a. "What's your problem anyway?"
   b. "Let me help you. I couldn't figure this out at first myself."
   c. "Here's a friendly tip: get that thing right or they'll make you do it over."
9. Why would you call a customer back when you still don't have the information s/he wants?
   a. "I wouldn't--it's a waste of time."
   b. "If I don't say I'm working on it, s/he might report me."
   c. "Everyone wants to know s/he's not forgotten."
10. After you call a customer back and identify yourself, the next thing you should do is:
   a. establish what the call was about in the first place.
   b. deliver the wanted information promptly.
   c. make an excuse if you don't have the information yet.
11. An angry customer phones. You explain that you have another customer with you and:
   a. tell the caller to call back later.
   b. offer to call back.
   c. ask him/her to hold, even if it might take a while.

Number | Instructional Ideas

12. Whether simply answering someone else's phone or taking the message, you will:
    a. explain why the person is not at his/her desk.
    b. give and get all pertinent information.
    c. tell the caller you're not able to help.
13. It's harder to establish a feeling of warm, personalized service on the phone because:
    a. the caller isn't "real" to you.
    b. your real surroundings distract you.
    c. it must be done with words and voice alone.

Answers: 1d; 2a; 3d; 4c; 5c; 6a; 7c; 8b; 9c; 10a; 11b; 12b; 13c.

1402.05.01 There are a number of films available free of charge from Security Pacific Bank in Los Angeles. The local branch office will obtain the films for you upon request. Those which relate to this module include:

COMMUNICATION - HUMAN RELATIONS
Avoiding Communication Breakdown
Communication: The Non-Verbal Agenda (revised)
The Engineering of an Agreement
Everybody Wins
Eyewitness
Group Think
I'd Rather Not Say
Meeting in Progress
Meetings, Bloody Meetings
Staffing for Strength
+ Strategies for Effective Listening
What You Are Now is Where You Were When

MOTIVATION
Business Behaviorism & the Bottom Line
Human Nature & Organizational Realities
+ Robert Mager: An Interview with Steve Becker
Second Effort
Strategy for Productive Behavior
Understanding Motivation
Why Man Creates
You Can Surpass Yourself

AFFIRMATIVE ACTION
A Different Approach
Affirmative Action: Effective Implementation
EEO: Interviewing Minorities
EEO: Interviewing Women
The Interview: Minority Candidates
The Motorola Affirmative Action Game
The Prejudice Film

CUSTOMER SERVICE
+ Color the Customer Livid
+ Handling Problems and Complaints
The Hidden Side of Selling
+ Human Transactions
+ Managing for Quality Customer Service
+ Much Ado About New Accounts (replaces New Accounts, Lasting Accounts)
+ Referrals

NOTE: + = filmstrip and/or audio format

Number	Condition	Performance	Standard
1403.01.01	Given information and discussion on types of checking/savings accounts, and interest rates on savings,	students will complete a short research report comparing the checking/savings accounts of three local institutions	to the instructor's satisfaction.
1403.01.02	Given an incomplete or incorrect deposit slip,	the student will complete or correct the deposit slip for the customer	observing the basic rules of customer relations to the instructor's/supervisor's satisfaction.
1403.01.03	Given a cash deposit,	the student will check the deposit ticket to verify the amount of cash by actual count	with 100% accuracy.
1403.01.04	Given a cash deposit,	the student will detect counterfeit coin and currency	with 95% accuracy.
1403.01.05	Given simple deposits,	the student will complete the transaction, remembering to: • Ensure that the name of the customer and his/her account number are listed • Make sure the total deposit figure shown on front and back agree • Make sure all ABA numbers are listed • Stamp, date, and initial • Encode if necessary • Place the Teller's Cash Received form on top of a pad of Teller's Cash Tags so that a duplicate of each cash entry is made • Circle all less-cash amounts to set them apart from cash-received amounts • Place cash tag with deposit slip and checks according to bank's procedures	with 100% accuracy.

Number	Condition	Performance	Standard
1403.01.06	Given an interbranch checking deposit,	the student will: • Examine the check for completeness, endorsement, and amount • Stamp the deposit ticket and checks with the Interbranch stamp, date and initial • Encode (if necessary) • Follow all steps in 1403.01.05	with 100% accuracy.
1403.01.07	Given an interbranch savings deposit,	the student will: • Indicate the originating branch number • Indicate the depository branch number • Enter new passbook balance • Change branch number on account number encoder and encode • Follow all steps in 1403.01.05	with 100% accuracy.
1403.01.08	Given a less-cash deposit,	the student will: • Imprint less-cash stamp on deposit ticket and fill in the correct information • In the student's presence, obtain the signature of the depositor requesting cash • Apply cash-paying authority to less-cash transactions • Be sure that the customer being paid "less cash" is an authorized signer on the account to which remaining funds are being deposited • Take all necessary precautions to prevent loss • Complete transactions for an individual only; not allow less-cashes on a corporation, partnership, firm, or association accounts • Follow all steps in 1403.01.05	with 100% accuracy.

Number	Condition	Performance	Standard
1403.01.09	Given cash or checks for deposit,	the student will: • Stamp and initial the deposit ticket • Post the deposit in the passbook or receipt book or issue a duplicate deposit ticket • If a savings deposit, fill in the new balance; check to see that branch, account, and ABA numbers are all correct; and encode	with 100% accuracy.
1403.01.10	Given unusual types of checks or large items,	the student will obtain the supervisor's authorization to process them or will place a "hold" on them	to the branch supervisor's satisfaction.

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Number	Instructional Ideas

1403.02.01 Different banks have different kinds of savings and checking accounts. One instructional possibility is to assign each student or pair of students to a different bank to research the kinds of accounts available, their interest rates and penalties, and report back to the class. Some of the accounts which students will find are contained in BEDDS, ID # 302.45.

1403.02.02 Students should practice correctly filling out both savings and checking deposit tickets. To do this, the instructor will need to teach ABA numbers. (See insert on next page). Deposit forms are available at local banks. Samples have also been included in BEDDS, ID # 302.45. As students have simulated experience in the classroom or training center or actual experience in a local bank, they will also be exposed to customers with incorrect or incomplete deposit slips. They will not only practice deposit slip skills at that time, but customer relations skills as well.

1403.02.03 Using either the savings or checking deposit tickets from the previous objective, demonstrate for students the proper procedures for verifying cash deposits. The instructor can either demonstrate to the whole class or teach a small group of students the proper technique and have them demonstrate to other small groups of students. Demonstration should be followed immediately by practice accepting deposit tickets and verifying cash. The instructor should observe each student individually to determine to his/her satisfaction that the student is following proper procedure and developing correct skills. Students should practice using these forms until they feel comfortable with them.

STEPS:

1) Verify the amount by counting the money in plain sight of customer. Students should be taught to concentrate on the currency received while counting. Otherwise, it is easy to become confused and assume that the amount entered on the deposit slip is correct.

2) If the count does not agree with that of the customer, the student will;
   a) Recount in view of the customer.
   b) Ask the customer to recount the cash.
   c) As soon as you both agree to the correct count, change the amount listed on the deposit slip.
   d) Ask the customer to initial the change.
   e) Count the currency one more time.

3) The next step is to indicate that the amount has been verified by placing a check mark or initials to the left of the amount written on the deposit slip. Students may use a check mark or their initials to indicate that they have verified the cash listed on the deposit slip. They must, however, be consistent and mark the deposit slips the same way each time.

TRANSIT FIELD

All checks issued by banks to depositors bear an ABA (or bank number) and a Federal Reserve routing symbol.

90-3095	ABA Transit Number
1222	Federal Reserve Routing Symbol

The ABA number is a numerical coding system originated in 1911 by the American Bankers Association for the identification of banks.

It consists of two parts: 90-3095

The first number, 90, is called a prefix number. The prefix number indicates:

1 - 49	One of the large key cities
50 - 102	One of the states

For example: 11 is assigned to San Francisco
16 " " Los Angeles
90 " " California

The second part refers to the specific bank on which the check is drawn.

The bottom part is the check routing symbol. Divided in three parts, it designates the Federal Reserve District in which the drawee bank is located, the Federal Reserve Bank or branch office serving the drawee bank, and the last digit determines immediate or deferred credit.

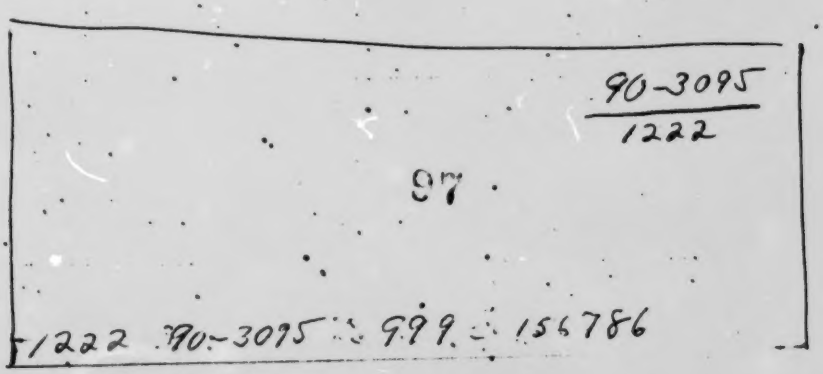
ACCOUNT NUMBER FIELD

The field is broken down as follows: branch number; transposition check digit; assigned account number.

On debit and credits that have no preprinted account number, the teller must look up the account number and encode the item. The ACCOUNT NUMBER ENCODER prints the full account number field.

TRANSACTION CODE FIELD

The transaction code field may contain one or two digits. This field tells the data processor what kind of transaction the item represents.



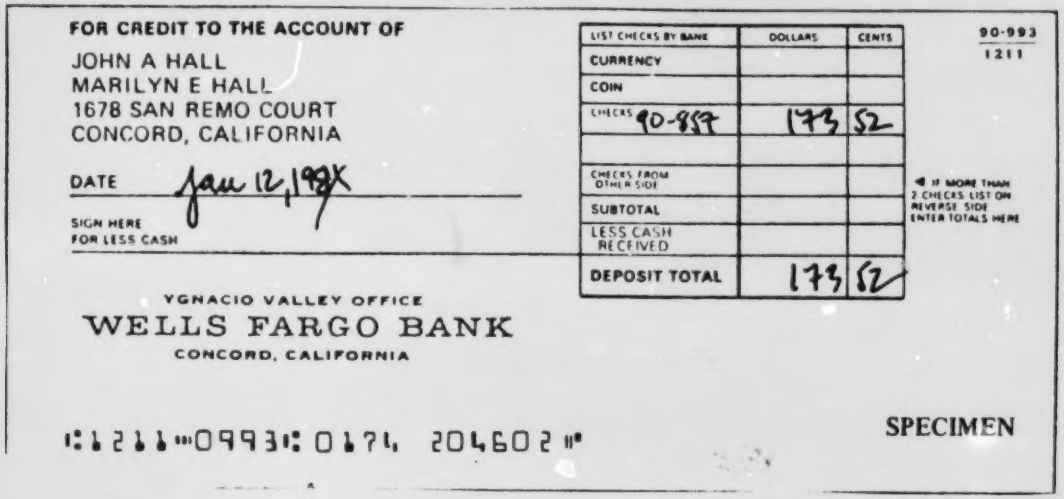
Number	Instructional Ideas

1403.02.04 While verifying the amount of currency, students should watch for counterfeits. This is why the "strip" counting method is used when receiving currency from customers. Concepts and skills related to counterfeit coin and currency have been covered in detail in Module 1401, supplemented with BEDDS materials. If the instructor has not already covered this module, it can be integrated into this objective. The instructional strategies suggested in Module 1401 are equally apropos here.

1403.02.05 Once the deposit slip is properly filled out and the cash has been verified, the student is ready to complete the Record of Cash-In Transactions. Again, this can be done individually or demonstrated to the entire class. Students working in banks/finance companies will have ample practice perfecting this skill. It will be helpful, however, if they can see it done at least once and practice it themselves before applying it at a work station.

1403.02.06 Interbranch deposits involve the use of an endorsement stamp. If the customer has used an endorsement stamp which indicates the office of account, the interbranch deposit can be handled exactly as one would any other.

In an inter-branch deposit when the customer has not used an endorsement stamp showing the office of account, it is the student's responsibility to place an endorsement stamp in the upper left-hand corner of the check(s). Then the student must write in the office of account in the space provided, as in the example below and on the following page.



FOR CREDIT TO THE ACCOUNT OF
JOHN A HALL
MARILYN E HALL
1678 SAN REMO COURT
CONCORD, CALIFORNIA

DATE Jan 12, 19XX

SIGN HERE FOR LESS CASH

LIST CHECKS BY BANK	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS 90-857	173	52
CHECKS FROM OTHER SIDE		
SUBTOTAL		
LESS CASH RECEIVED		
DEPOSIT TOTAL	173	52

90-993
1211

◀ IF MORE THAN 2 CHECKS LIST ON REVERSE SIDE ENTER TOTALS HERE

YGNACIO VALLEY OFFICE
WELLS FARGO BANK
CONCORD, CALIFORNIA

⑈1211⑈0993⑆ 0171 204602⑈

SPECIMEN

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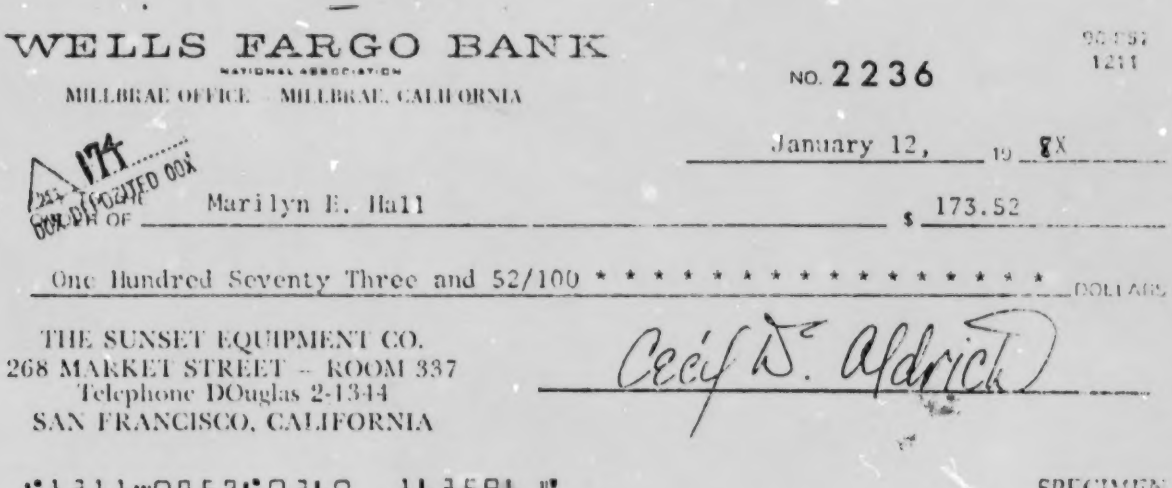
Number

Instructional Ideas


WELLS FARGO BANK
NATIONAL ASSOCIATION
MILLBRAE OFFICE — MILLBRAE, CALIFORNIA

NO. 2236

1211

January 12, 19 8X

PAY TO THE ORDER OF Marilyn E. Hall $ 173.52

One Hundred Seventy Three and 52/100 * * * * * * * * * * * * * * * * * * DOLLARS

THE SUNSET EQUIPMENT CO.
268 MARKET STREET - ROOM 337
Telephone DOuglas 2-1344
SAN FRANCISCO, CALIFORNIA

Cecil W. Aldrich

⑆1211⑆0857⑆0240 143594 ⑈

SPECIMEN

1403.02.07 Endorsement stamps come in all sizes and shapes. In an interbranch deposit, all that matters is that it be a proper endorsement and that it indicates the office of account. The inter-branch stamp serves a valuable purpose. It eliminates the possibility of a deposit being misdirected. Also, it identifies the office of account if the check is returned for any reason.

Other instances where endorsement stamps would be used include:
- Drive-up deposits.
- Deposits made for another individual.
- Deposits made when the check was not endorsed or incompletely endorsed.

An appropriate instructional strategy is to prepare examples of deposits in hand-out or overhead form for analysis and discussion with students. The following deposits might be prepared:

1) A deposit needing an interbranch stamp, as the signature endorsement does not show the office of account.
2) A check on which the customer has used an endorsement stamp indicating the office of account.
3) A check which is not an interbranch deposit.

Number	Instructional Ideas

1403.02.08 Sometimes a customer will present a deposit slip with an amount of cash deducted from the check to be deposited. This is known as a less cash deposit. (Examples are contained in additional material available from BEDDS, ID # 302.45).

In these situations, the student follows all the same precautions as if s/he were cashing the check.

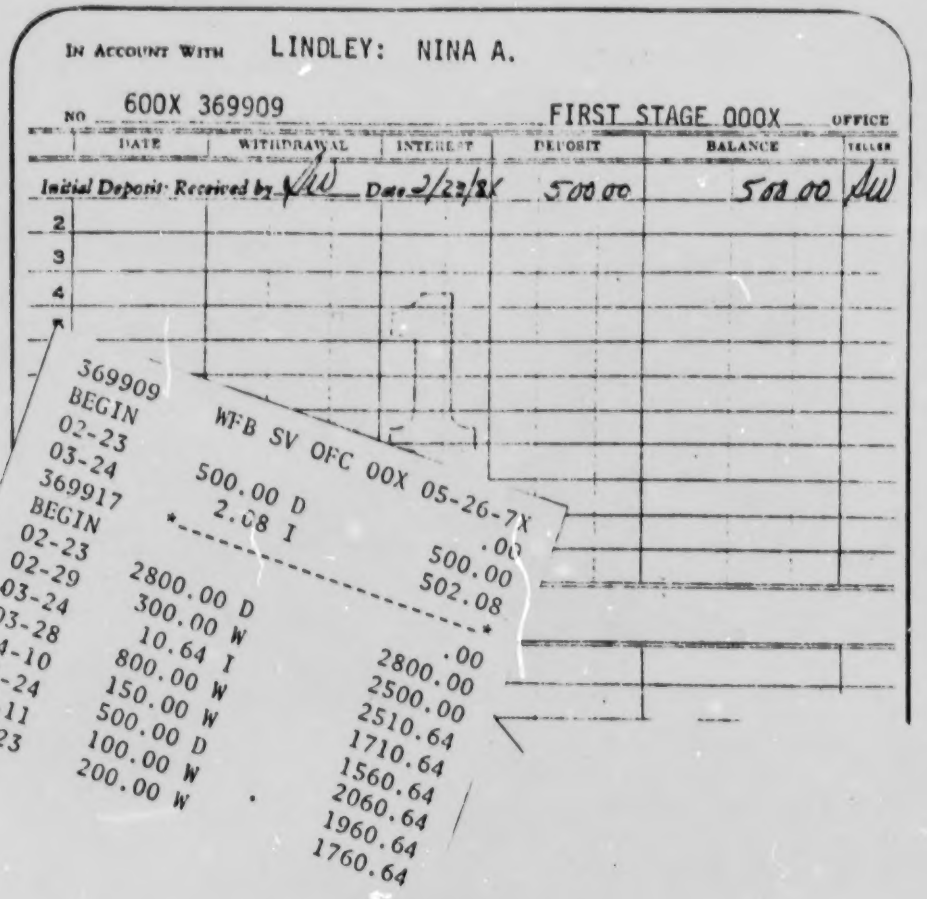
- Determine whether or not the check is acceptable and complete. Less cash transactions using counter deposit slips are not acceptable unless approved by an officer.
- Determine whether or not the less cash amount is within the check cashing limits.
- Identify the customer.

Although the less cash aspect of the transaction is treated like a check cashing situation, the student will not stamp the check as if it were going to be cashed. In that respect, the check is treated as if it was being deposited.

1403.01.09 Completing checking and savings deposit transactions are similar. The teller writes in the date, the amount of the deposit (and the new balance if a savings deposit) and initials the entry. The savings deposit example on the following page illustrates each step.

Number

Instructional Ideas



Number	Instructional Ideas

1403.02.10 Deposits, whether in cash, check(s), or a combination, are fairly simple transactions. The student rarely has to refer the customer to an officer. But all checks of $1,000.00 or more presented for deposit must be approved by an officer in many banks. In most cases, the Operations Officer will be able to approve these transactions. Referrals can be a source of irritation because it involves extra effort and time on the part of the customer. The instructor should emphasize this point to students several times during the course, and in fact it is mentioned several times in this guide.

Referral procedures vary somewhat, depending on the size and layout of the office. In general, however, one of the following is usually done:

- Personally escort the customer to the officer (if other customers are not waiting).
- Ask a bank guard to escort the customer to the officer.
- Refer the customer to the receptionist who can take him/her to the officer.
- Call and ask the officer to come to your window.
- Refer the customer directly to the officer who can help, being careful to give the customer the officer's name and complete directions for finding him or her.

1403.03.01 Pretest Directions: Listed below in random order are all the steps a teller must perform while accepting a cash deposit to a commercial account. Put them in the correct order, starting with the number 1.

A. _____ Stamp the deposit slip.
B. _____ Count and verify the cash.
C. _____ Greet the customer with a smile.
D. _____ Enter the amount on the customer's deposit record.
E. _____ Check or initial the amount.
F. _____ Look for a cash listing.
G. _____ Enter account number and amount of cash on Cash-In Transaction.
H. _____ Put deposit slip and cash tag in proper order and proper place.
I. _____ Return receipt and thank customer by name.
J. _____ Put cash away.
K. _____ Make sure face of deposit slip is filled out correctly.

Answers: A. 8; B. 3; C. 1; D. 9; E. 4; F. 2; G. 6; H. 10; I. 11; J. 5; K. 7.

Number

Instructional Ideas

1403.04.01 Posttest Directions: On the following pages you will find all the information and forms needed to complete a savings deposit for Ella Zolli. Use your pen and any stamps necessary. (Since you cannot actually encode the deposit slip, write in the proper number). Look at all the pages before you start working on the problem, then complete the transaction, following the proper sequence. (Additional CET's can be found in BEDDS, ID # 302.45).

PLEASE LIST EACH CHECK SEPARATELY AND SPECIFY BANK ON WHICH EACH IS DRAWN.

ADDITIONAL CHECKS

	DOLLARS	CENTS
3		
4		

SAVINGS DEPOSIT

WELLS FARGO

6 0 0 X | 0 0 2 0 3 6
ACCOUNT NUMBER

1-12-7X
DATE

NAME

ADDRESS

X
PLEASE SIGN IN TELLER'S PRESENCE

FOR BANK USE
$
NEW P.B. BAL.
ENTERED BY

CHECKS ARE CREDITED TO YOUR ACCOUNT PENDING FINAL PAYMENT

CURRENCY		$ 200	00
COIN			
CHECKS	1		
	2		
TOTAL CHECKS LISTED ON REVERSE			
SUBTOTAL			
LESS CASH RECEIVED			
TOTAL ▶		200	00

SAV 35(477)

20

Instructional Ideas

Number

CASH IN TICKET
WELLS FARGO BA
FIRST STAGE OFFICE

RECORD OF CASH IN
TRANSACTIONS

Teller _____ Date _____

ACCOUNT NUMBER	CASH
	$
	$
	$
	$
	$
	$

MEN

IN ACCOUNT WITH ZOLEZZI: ELLA F.
FIRST STAGE OOOX
OFFICE
TELLER

NO. 600X 002036

	DATE	WITHDRAWAL	INTEREST	DEPOSIT	BALANCE	
					100 56	
1	JUN. 30 '7X	INT.	707		701 56	SH
2	JUN 24 197W	OOX 300 00			601 56	CC
3	JUN 25 197W	OOX 100 00			501 56	MM
4	SEP 6 197W	OOX 100 00			401 56	DE
5	SEP 16 197W	OOX 100 00			1 56	CJ
6	SEP 20 197W	OOX 400 00			6 39	CM
7	SEPT. 30 '7X	INT.	483		506 39	TZ
8	SEP 30 197W	OOX		500 00		
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
1						
2						

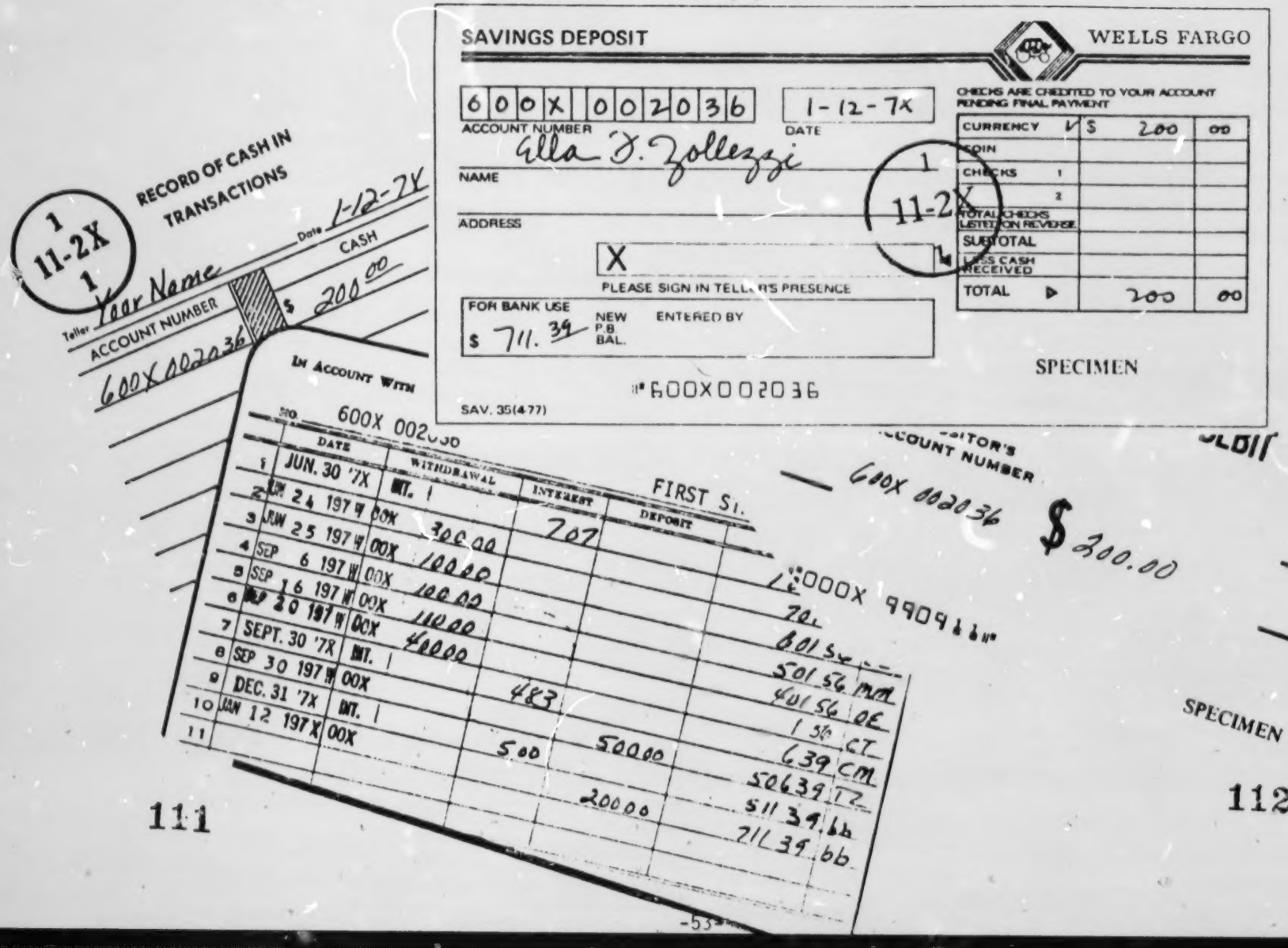
002036 *		*
BEGIN		753.73
03-04	100.00D	853.73
03-20	60.00W	793.73
03-22	7.76I	801.49
04-11	200.00W	601.49
04-19	17.00D	618.49
05-01	16.00D	634.49
05-06	20.00W	614.49
05-28	20.00W	594.49
06-11	100.00D	694.49
06-13	300.00D	994.49
06-23	7.07I	1001.56
06-24	300.00W	701.56
06-25	100.00W	601.56
09-06	100.00W	501.56
09-16	100.00W	401.56
09-20	400.00W	1.56
09-27	4.83I	6.39
09-30	500.00D	506.39
12-27	5.00I	511.39

microfiche enlargement

Number

Instructional Ideas

Answers: You should have completed the paperwork as shown below.



SAVINGS DEPOSIT — WELLS FARGO

600X002036 — ACCOUNT NUMBER — 1-12-7X — DATE

Ella J. Zollezzi — NAME

ADDRESS

X — PLEASE SIGN IN TELLER'S PRESENCE

FOR BANK USE — $ 711.39 NEW P.B BAL. — ENTERED BY

⑈600X002036

SAV. 35(4-77)

CHECKS ARE CREDITED TO YOUR ACCOUNT PENDING FINAL PAYMENT

CURRENCY	$ 200	00
COIN		
CHECKS 1		
2		
TOTAL CHECKS LISTED ON REVERSE		
SUBTOTAL		
LESS CASH RECEIVED		
TOTAL ▶	200	00

SPECIMEN

1 11-2X 1

RECORD OF CASH IN TRANSACTIONS

Date 1-12-7X

Teller Your Name

ACCOUNT NUMBER 600X002036

CASH $ 200 00

IN ACCOUNT WITH FIRST S...

No. 600X 002036

	DATE	WITHDRAWAL	INTEREST	DEPOSIT	
1	JUN. 30 '7X	INT.	707		701 56
2	JUN 24 197X	00X			
3	JUN 25 197X	00X	30000		
4	SEP 6 197X	00X	10000		
5	SEP 16 197X	00X	10000		
6	SEP 20 197X	00X	11000		
7	SEPT. 30 '7X	00X	40000		
8	SEP 30 197X	INT.		483	501 56
9	DEC. 31 '7X	INT.			401 56
10	JAN 12 197X	00X	500	50000	1 56
11					639
				20000	50639
					511 39
					711 39

111

TOR'S ACCOUNT NUMBER 600X 002036 $ 200.00

⑈000X 990944⑈

SPECIMEN

112

100s - $100 -
50s - 100 -
$200 -

Number	Instructional Ideas

1403.05.01 All of the following are available at no charge upon request for one or two days' use. They are presented in either film or slide/tape format. Request them through your local branch offices.

Security Pacific
Bank Terminal System Training Package
The Paying Pyramid (Formerly Cashing Countdown)
Paying & Receiving Teller Program
Readyteller Training Program
To Pay or Not To Pay
Robbery & Security Procedures "One Chance"
Statement/Computer Clerk Program

Bank of America
Big Jeff's Sundry Losses
Loss Prevention: A-B-C
Little Things, Little Things
Rumpelstiltskin

1403.05.02 LAPS are available from Unigraph entitled "Personal Checking Accounts" and "Savings and Investments." Invoices are available from: Unigraph; A Division of United Graphics, Inc.; 1001 Broadway; Seattle, Washington 98122.

1403.05.03 SCHOLAR/TECH 3 is a software training system available from Boeing Computer Services. It may be used in combination with other teaching media or classroom network or can be installed on a customer's computer: Boeing Computer Services Company; Education and Training Division; Post Office Box 24346; Seattle, Washington 98124; 206/575-7400.

1403.05.04 The following forms are all available from local banks and finance institutions for classroom presentations, discussion, and use. They are materials used in the daily course of banking/finance business.

- Time Deposit Account Authorization, General
- Time Deposit Account Authorization, Community Property/Tenants in common
- Time Deposit Account Authorization, Sole/Owner/Partnership
- Time Deposit Account Authorization, Association
- Time Deposit Account Authorization, Trustee
- Time Deposit Account Authorization, Corporate
- Pooled Time Deposit Agreement
- Other Time Deposits

1403.05.05 TRW will present credit checking seminar. Call local office.

Number	Condition	Performance	Standard
1404.01.01	Given checks presented for payment,	the student can identify the parts of a check and use proper terminology	with 100% accuracy.
1404.01.02	Given check cashing limits for each student,	the student will observe cash paying authority and withdrawal limits	at all times referring checks beyond limits to bank officer or supervisor.
1404.01.03	Given personal and company checks presented for payment, both on-us and not drawn on-us,	the student will apply validity tests to determine that the items are acceptable	with 100% accuracy.
1404.01.04	Given other types of checks presented for payment (i.e., Traveler's Cheques, etc.),	the student will apply the same procedures as for personal and company checks	with 100% accuracy.
1404.01.05	Given items presented for payment,	the student will determine when a hold or stop payment is necessary or encode checks to release a specific hold	to the instructor's satisfaction.
1404.01.06	Given items presented for payment,	the student will verify currency and coin paid to customers	with 100% accuracy.
1404.01.07	Given a customer wishing to cash a check originating from another financial institution	the student will cash the check	if there are sufficient funds in the customer's account.
1404.01.08	Given items presented for savings withdrawal,	the student will identify the customer and verify existing funds in the savings account	with 100% accuracy.
1404.01.09	Given items presented for savings withdrawal,	the student will encode all savings forms and complete the passbook entry	with 100% accuracy.

Number	Instructional Ideas

1404.02.01 Use of overheads or slides is particularly appropriate for teaching/learning the proper terminology involved in check cashing and for recognizing the important parts of negotiable instruments. The following information and strategies may be helpful for instruction.

A. All checks have certain identifying features. Refer to the example on the next page.

DRAWEE BANK tells you where the funds are deposited. It may be your local office, another office of the same bank, or another bank.

CHECK NUMBER is an identifying number for the customer's records. Unless the check is on a new account, the number is generally printed on the face of the check.

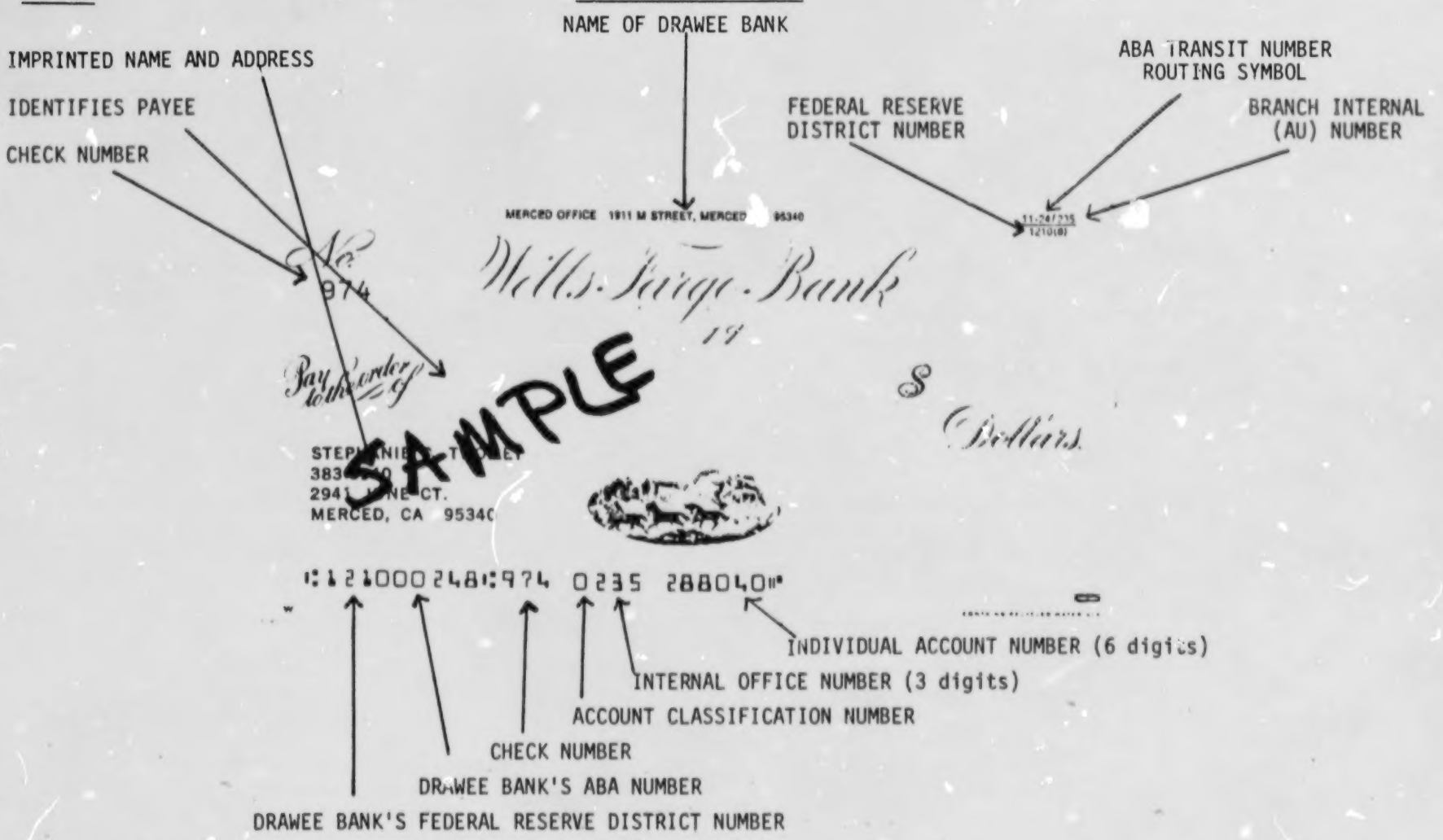
ABA TRANSIT NUMBER/ROUTING SYMBOL identifies the name and location of the drawee bank. The Federal Reserve District Number identifies the district in which the drawee bank is located and the Federal Reserve Head Office or Branch serving that area.

IMPRINTED NAME AND ADDRESS identifies the individual on whose account the check is written. Unless the account is new, almost all checks will have this characteristic, although some banks do not include the address.

MICR ENCODING is a field of numbers in magnetic ink which can be read by computers. The encoding makes it possible for computers to process a check with accuracy and speed.

Number

Instructional Ideas



119 120

Number	Instructional Ideas

B. A completed check is a negotiable instrument drawn on a bank. While studying banking/finance, the student will probably encounter other types of negotiable instruments as well, but they all have several things in common.

A Negotiable Instrument Is: An unconditional order or promise to pay a specified amount of money upon demand or at a given date. It must be signed by the person who orders or promises payment. A properly completed check will meet all these conditions.

PAYEE must be identified by the words "pay to the order of."

DATE is the date on which the check was written. A "postdated" check is dated for some time in the future. A "stale" check is dated more than six months in the past.

NUMERICAL and WRITTEN AMOUNTS indicate the amount of money to be paid to the payee.

MAKER OR DRAWER is the person who authorizes the payment of funds.

DRAWEE BANK is the bank authorized to pay the item.

A check may be either an ORDER INSTRUMENT or a BEARER INSTRUMENT. An order instrument may be negotiated only by a specified party. A bearer instrument may be negotiated by anyone who has possession of it. A check made payable to "cash" is, in theory, a bearer instrument. Anyone who has possession of it can present it for payment. In practice, a teller would ask customers who are not well known to them to endorse a check made payable to cash.

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Number

Instructional Ideas

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Number | Instructional Ideas

C. The instructor can project a variety of checks on a screen to illustrate properly and improperly written checks, checks with missing parts, etc. The instructor can ask students to identify any problems with these checks. This instructional strategy can be used to illustrate concepts, build discrimination skills, or test students' knowledge of correctly written checks.

1) A properly written check to which the students can refer to identify the parts of the check which make it a negotiable instrument.
2) A check with a missing ABA Transit Number--Routing Symbol--and imprinted name and address.
3) A postdated check.
4) A check which is acceptable in every way.
5) A check with numerical and written figures that do not agree.
6) A check which has no maker's name imprinted in the upper left-hand corner. The student should know to refer the customer to an officer to obtain approval.
7) A correctly written check, with the customer's name and address imprinted on the front so that it is not a new account, and about which the instructor can ask the following question:
   a) What is the name of the drawee bank?
   b) Is the date acceptable?
   c) What is the numerical amount?
   d) What is the written amount?
   e) Identify the payee.
   f) Identify the maker (or drawer).
   g) Write in the figures which indicate the type of account, internal office number, and the individual account number.
   h) Is this a new account check? Explain your answer.
   i) Is the face of this check acceptable?

1404.02.02 In order to explain cash-paying authority to students, show them what a bank's check-cashing limits card looks like, and then demonstrate how to refer customers beyond the students' cash-paying authority. The demonstration phase, in particular, is likely to lead to class discussion of this task. (See film "To Pay or Not to Pay" by Security Pacific National Bank).

A. Students will learn that every teller is given a teller's check cashing limits card. It is an important job aide which explains tellers' level of responsibility and protects them against loss. Throughout a teller career, the dollar amounts will vary, depending on experience and performance. As long as tellers follow the limits set, they will never be held responsible for a loss. When a teller's check cashing limits card is issued, it should be kept handy for reference, but out of customer view.

B. The sample check-cashing limits card (MIS 214) on the following page is from Wells Fargo Bank. This sample, or another like it, could be enlarged on an overhead projector for class study and discussion.

The amounts indicated on this card are the maximums you are authorized to pay out cash to properly identified persons for checks, less cash transactions, and savings withdrawals, provided the item is eligible for encashment. Whenever the amount exceeds these limits or there is any question as to the presenter's identity or acceptability of the item (alteration, mutilated, stale or postdated), you must obtain the officer's approval regardless of the amount. Any loss resulting from cash paid out under authorized limits will not be charged to your record.

PRESENTER	ITEMS DRAWN ON US (THIS OFFICE)	ITEMS DRAWN ON OTHER WFB OFFICES	CHECKS DRAWN ON OTHER BANKS
Depositor of this Office	*$175.00 Check presented by the maker of $100 or under should not be verified for balance & no identification is required	*$100.00	*$75.00
Depositor of another W F B Office	*$125.00	*$100.00 Check presented by the maker of $50.00 or under should not be verified for balance, proper identification is required	$100.00
Non Depositor	*$50.00	0	0

*Limited to maximum of $1,000 Regardless of amount of collected funds

TOTAL CASH LIMIT $6500.-

TILL CASH LIMIT $1000.-

EXCEPTIONS

Checks drawn on any bank issued by or endorsed by our customer as well as savings withdrawals of our bank may be cashed up to the amounts indicated below for the following card holders. The card number and expiration date must be noted on the check or savings withdrawal.

$100

Wells Fargo Bank Master Charge Card

Gold Account Card

Silver Service Card

Wells Fargo Bank Visa Card

$300

Wells Fargo Bank Interoffice Courtesy Card

Wells Fargo Bank Retired Employee Card

American Express Executive Credit Card

NOTE: OTHER CHECK CASHING CARDS MAY BE HONORED; REFER TO SOM VOLUME II, DEPOSITS – GENERAL INFORMATION.

PAYROLL CHECKS

May be cashed as indicated on list of eligible payroll checks supplied to me

RESTRICTIONS

MONEY ORDERS

Only Wells Fargo Bank Money Orders may be cashed provided that the payee is properly identified. Other Money Orders must be approved by an officer unless the presenter is a financially responsible customer of the office and the amount is within the check cashing limit.

UNENCODED CHECKS OR UNPRINTED DEPOSIT SLIPS

Require officer approval unless the presenter is a financially responsible depositor of our office.

SECOND ENDORSEMENTS

Do not cash checks with second endorsements unless the presenter is a financially responsible depositor of our office.

SPECIAL AUTHORIZATION

Payroll checks up to $275.00 on X42 Corp., Kato Inc., Pac Foundry

Teller _____ Manager _____ 01-1-7X

Teller Manager Date

NOTE: ANY EXCEPTIONS TO THE ABOVE LIMITATIONS MUST BE APPROVED IN WRITING BY THE SENIOR REGIONAL OPERATING OFFICER

Number | Instructional Ideas

C. An instructor would provide valuable instruction by demonstrating to students proper referral procedures. Referrals require effective interpersonal skills, and instructors can explain the reasoning behind various procedures as they demonstrate.

Students should know, for example, that nobody likes to be referred to an officer. For one thing, it takes more time. This is especially true on a payday when a customer has been waiting in line for some minutes and then, after finally reaching the teller, is sent off to an officer. For this reason, a competent teller would make an effort to be extremely tactful and helpful in a referral situation.

The teller first explains why a referral is necessary, putting it in such a way that the customer will not be offended. For example, if the teller says "I'm sorry, but I don't have the authority to cash this check," the customer won't be too irritated. But, if s/he says "Your identification isn't very good," the customer has every reason to be personally offended.

Second, the teller will help the customer get to the officer who can grant approval. Depending on the size and procedures in the office, the teller can refer the customer to a receptionist, ask a bank guard to escort the customer, call the officer on the phone, or give clear and precise directions. In any case, the teller will make it as easy and painless as possible for the customer.

D. The instructor can project a variety of checks on an overhead screen to train students in recognizing referrals. The sample check-cashing limits card on the preceding page can apply to this exercise. For example, the following situations could be used: 1) a payroll check presented by a secondary payee; 2) a paycheck presented by an unknown customer on a company located 150 miles away; 3) a check presented by the original payee, with date current, amount within the proper limits, and adequate identification; 4) a payroll check for $350 on Professional Associates.

1404.02.03 Training students to check the validity of items presented for payment is a crucial part of banking/finance training. The teller must be able to establish the customer's identity and financial responsibility before cashing a check. Answers to the following questions are essential.

- Can the teller identify the customer beyond reasonable doubt?
- Is the check acceptable?
- If the check is returned, does the teller know where to find the customer for reimbursement?

BEDDS, ID # 302.46, contains the following materials which instructors may wish to order: (a) validity tests for items presented for payment; (b) Computer Reports Reference Guide; (c) satisfactory endorsement and special endorsements; (d) account authorization cards; (e) types of identification; (f) altered checks; (g) different numerical and written amounts; (h) post dates and stale dates.

Number	Instructional Ideas

1404.02.04 Traveler's Cheques, Money Orders, etc., are treated like any other check. They are covered in detail in Module 1408, Customer Transactions. For the present, the instructor may wish to simply show students examples of these instruments and demonstrate a cashing situation.

1404.02.05 Occasionally a customer in California will want to cash a check originated in New York, for example. Since it is likely to take several days for the check to clear, the teller will probably want to place a "hold" on the check until the money arrives from New York. Once a hold is placed, the customer cannot cash other checks against the same funds. This action serves to protect the bank/finance institution and the teller against loss. There are two types of holds: the specific hold and the uncollected funds hold.

SPECIFIC HOLD ORDER
- A specific hold is always placed on the maker of the check.
- Certain portions of this form must be typed.
- A reason must always be specified for placing a hold.
- The actual check must be encoded with the hold-release digits specified by the bank.

UNCOLLECTED FUNDS HOLD
- This type of hold is placed on the account of the person presenting the check.
- A UCF hold is used for checks drawn on other banks or other branches.
- The presenter must have sufficient funds to cover the check, should it be returned unpaid.
- Certain portions of this form must be typed.
- The reason for the hold is always specified.
- An officer's approval is not required for a hold.

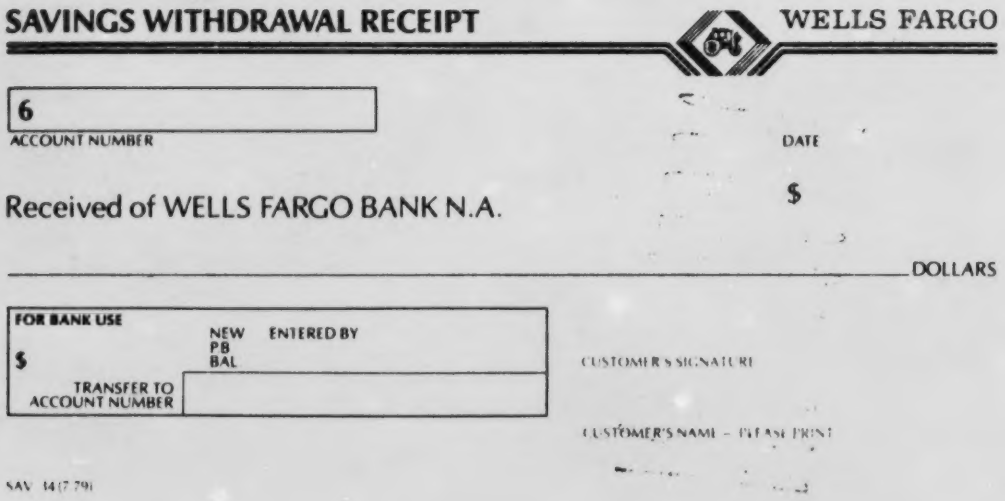
BEDDS, ID # 302.46, contains additional material on holds, including sample forms. Use Appendix A for your request.

1404.02.06 Verifying coin and currency is an important part of check cashing. This skill has been covered in detail in Module 1401. Some points bear repeating. It is not necessary to ask the customer in what denominations the cash is desired. The customer will usually state a preference.
- When paying out the cash, the teller should follow normal paying patterns, counting out the amount aloud as the customer is paid. This helps to ensure always paying out the correct amount.
- As soon as the cash has been paid, the teller will thank the customer, preferably by name. Customers like to be recognized and appreciated.
- The final step in cashing a check is putting that check in the proper place in the drawer.

Number	Instructional Ideas
	Demonstration by the instructor and practice among students will ensure development of proper patterns and skills.
1404.02.07	Students will learn that cashing checks originating from other banks is acceptable when: • the customer is known, and • there are sufficient funds in the customer's account (checking or savings) to cover the check.
1408.02.08	Knowing the customer and sufficient funds have been taught/learned with other cashing/withdrawal objectives. Therefore, thorough discussion of this point should be sufficient, as students will probably have ample experience cashing such checks later on. The instructor may wish to draw a diagram for students on a chalkboard or overhead to illustrate this type of check cashing process.
1402.02.09	Savings withdrawals are like cashing checks, which is why they are included together in one module. In both situations the teller is paying out money to the customer, so many of the same precautions must be taken. Shown on the next page is a Savings Withdrawal Receipt. The customer fills in the correct savings account number, the date of the transaction, the amount to be withdrawn (in both numerical and written form), and signs in the teller's presence. NOTE: In a savings withdrawal, the customer must use the actual date on which the withdrawal takes place. This is because interest is computed daily for savings accounts and when funds are withdrawn, both of which affect the amount of interest earned by the customer. CAUTION: The student should learn to check all signatures. Often two (2) signatures are required, as in the case of trust accounts for minors.

Number

Instructional Ideas



SAVINGS WITHDRAWAL RECEIPT

WELLS FARGO

6

ACCOUNT NUMBER

DATE

Received of WELLS FARGO BANK N.A.

$

DOLLARS

FOR BANK USE

$

NEW PB BAL

ENTERED BY

TRANSFER TO ACCOUNT NUMBER

CUSTOMER'S SIGNATURE

CUSTOMER'S NAME - PLEASE PRINT

SAV 14 (7 79)

Instructors will probably want to demonstrate savings withdrawals first before having students practice the procedure. The first step is to verify the signature and account number with the signature card on file in the branch. The reverse side of the signature card looks like the reproduction on the following page. Such identifying information is referred to as "tokens." Usually this information will not be needed by the teller, but an officer frequently uses it. For example, if a customer wishes to make a withdrawal without a passbook, the officer would probably check "tokens" as one means of identifying the customer. An officer would also check tokens for an interbranch withdrawal when the customer is not known.

Number

Instructional Ideas

PLEASE PRINT	CUSTOMER 1	CUSTOMER 2
Social Security No. (One Required)	508-18-2146	
Street Address, Apt.	1681 Filbert #3	
City, State Zip Code	San Francisco 94123	
Phone: Home	368-4169	
Business	392-4075	
Occupation	Secretary	
Employer	Aetna Life Ins.	
Birthdate	7-11-44	
Birthplace	Boston, Mass.	
Mother's Maiden Name	Thomas	

PRINT CUSTOMER 1

FOR BANK USE ONLY

BANK REFERENCE DA 15 / DATE SENT/RETURNED	DRIVER'S LICENSE NO.	TELECREDIT O-BOX: CODE NO.	OTHER IDENTIFICATION	
4/3	K043200			
VERIFIED BY: NK 4/5	OPENED BY: Alan Lai	DATE: 4-2-7X	AMOUNT: $ 200 —	REVIEWED AND APPROVED: Nancy Vandenberg

OTHER WELLS FARGO ACCOUNTS:

MASTERCHARGE

VISA

SERVICE CHARGE PLAN

☐ A ☐ B ☐ C

☐ GOLD ACCOUNT

☐ REWARD ACCOUNT

DATE CLOSED	REASON	TELECREDIT NOTIFIED
		☐ YES ☐ NO

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Number	Instructional Ideas

1404.03.01 Pretest Directions: Answer the following questions.*

1. List acceptable pieces of identification.
   a. _____ f. _____
   b. _____ g. _____
   c. _____ h. _____
   d. _____ i. _____
   e. _____
2. Select from the following list precautions to follow when relying on credentials for identification of nondepositors. Place an "X" in the appropriate blanks.
   _____ a. Record type and number of each credential.
   _____ b. Require only the signature of nondepositor.
   _____ c. Ask to see several credentials.
   _____ d. Compare each document with the other.
3. Arrange in order the procedure for verifying signatures. Place a "1" by the first step, a "2" by the second, and so on.
   _____ a. Pull signature card of endorser and compare with endorsement.
   _____ b. Be sure endorsement is made in your presence.
   _____ c. Pull signature card for maker of check and compare.
4. Arrange in order steps to take when cashing a check "over" the balance. Place a "1" in front of the first step, a "2" in front of the second, and so on.
   _____ a. Cash check if balance exceeds amount of check.
   _____ b. Receive balance from bookkeeping or an okay code from terminal.
   _____ c. Call bookkeeping department or key in information on teller terminal.
   _____ d. Check with supervisor if balance is less than amount of check.
5. Select from the following list basic procedures for cashing checks. Place an "X" in the appropriate blanks.
   _____ a. Approve or guarantee payment of checks over telephone.
   _____ b. Count out coin first, and then count currency.
   _____ c. Cash all checks that are either postdated or stale.
   _____ d. Examine item to be certain it falls within your authority to cash.
   _____ e. Cash checks made payable to corporations, partnerships, estates, executors, administrators, trade names, or agents.

*Additional CRT items can be obtained by ordering BEDDS, ID # 302.46. These test items include endorsements with samples; check cashing limits; and identification with samples.

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Instructional Ideas

6. Select from the following list procedures to follow when cashing on-us checks. Place an "X" in the appropriate blanks.
   _____ a. Verify signatures.
   _____ b. Require identification of all persons not known to you.
   _____ c. Cash checks where endorsements vary slightly.
   _____ d. Check for post-dated or stale-dated check.
   _____ e. Handle counter forms or any form other than MICR checks bearing account number with extra caution.
   _____ f. Overlook stop payments against on-us checks on occasion.
   _____ g. Be sure that endorsement is exactly as drawn.
   _____ h. Be sure that figure amount agrees with written amount.
   _____ i. Verify sufficient funds to pay check and that no stop payments are made against it.
   _____ j. Be sure that check has not been altered nor bears evidence that it has been previously paid.
7. Select from the following list procedures to follow when cashing checks not drawn on-us. Place an "X" in the appropriate blanks.
   _____ a. All checks not drawn on your bank and presented by a non-depositor should be referred to an officer.
   _____ b. Face of check must be in order.
   _____ c. U.S. government checks, postal money orders, American Express, Traveler's Cheques, and other such checks should never be cashed except for persons known by you to be responsible customers.
   _____ d. Check must be endorsed as drawn.
   _____ e. Payroll checks drawn on other local banks by certain large companies who maintain good account relationships with your bank may be cashed upon proper identification for payee only.
8. Discuss in a short paragraph cashing customers' checks on other banks.

   _____
   _____
   _____
   _____

9. List reasons a check may be refused for payment.
   a. _____
   b. _____

Answers:

1. a. Selective service registration card; b. Passport; c. Driver's license; e. Company employment identification card; f. Student identification card; g. Military identification card; h. Firearm's permit; i. Social security card

Number Instructional Ideas

2. a, d, d
3. a. 3; b. 1; c.2
4. a. 3; b. 2; c. 1; d. 4
5. b, d
6. a, b, d, e, g, h, i, j
7. a, b, c, d, e
8. Discussion should include:
   a. Be sure that total of check(s) does not exceed average balance of checking account.
   b. Put account number on back of check when cashing checks for customers you do not know.
   c. Check identification.
9. a. Payment has been stopped on check.
   b. There are insufficient funds to cover check.

1404.04.01 Posttest Directions: Complete each item according to the specifications given.*

1. Select from the list below ways to handle bonds. Place an "X" in the appropriate blanks.
   _____ a. Cash government bonds bearing phrase "unless previously called for redemption."
   _____ b. Watch for bonds stipulating that an ownership certificate must accompany coupon before being redeemed.
   _____ c. Place coupons in cash drawer.
   _____ d. Give customer receipt to show that coupons are being held for collection.
   _____ e. Have customer sign coupon or type name on back.
   _____ f. Make certain of due date.
   _____ g. Route coupons to collection department for further handling.
2. Select from the list below characteristics of money orders.
   _____ a. Used for personal, business, and financial transactions.
   _____ b. Issued in random sequence.
   _____ c. Customer fills in all parts of order.
   _____ d. Issued for more than maximum amount printed on face.
   _____ e. Caution should be used when accepting check to buy a money order.
   _____ f. When cashing money orders, make sure they are payable in U.S. dollars.
   _____ g. Customer gets receipt in case questions come up concerning order.

*Other testing material, including endorsement items, are contained in BEDDS ID # 302.46. Use Appendix A to request this material.

Number

Instructional Ideas

3. Select from the list below characteristics of Traveler's Cheques.
   _____ a. Paid for in advance and guaranteed by issuing bank or company.
   _____ b. Cannot be replaced if lost or stolen.
   _____ c. 15% charge.
   _____ d. Purchaser must sign name once on face of each check at time of purchase and a second time in presence of teller or business person when cashed.
   _____ e. Good only in United States.
   _____ f. Denominations of $10, $20, $50, and $100.
   _____ g. When cashing checks, make sure they are payable in U.S. dollars.
   _____ h. Two forms of identification must be presented when cashing for noncustomers.
4. Select from the list below characteristics of cashier's checks.
   _____ a. Check drawn by bank on itself and signed by cashier or someone authorized to act on cashier's behalf.
   _____ b. Drawn against funds of the bank.
   _____ c. Used to complete business transactions that require assurance that check is good and immediately convertible into cash.
   _____ d. Customer writes all necessary information on check.
   _____ e. Customer given copy as receipt.
5. Select from the list below characteristics of Series EE bonds.
   _____ a. May be cashed by anyone.
   _____ b. Must be held for 60 days before eligible for redemption.
   _____ c. Can be cashed for beneficiaries and minors.
   _____ d. Must be endorsed in your presence in ink on back exactly as is made payable.
   _____ e. Can be redeemed for face value at maturity.
   _____ f. Redeemed for purchase price until six months after issue date.
   _____ g. Read bond carefully to see if there are any stipulations.
6. Select from a list characteristics of utility payments. Place an "X" in the appropriate blanks.
   _____ a. Customer presents bill and payment.
   _____ b. Teller stamps and initials customer's stub and gives it back to customer.
   _____ c. Payment accepted for more than amount of bill.
   _____ d. Bank retains utility company's portion of bill to be given to utility company with payment.
   _____ e. Bank cannot make direct deposit to business account.
   _____ f. One teller may be assigned to handle all payments.

Answers: 1. b, d, e, f, g; 2. a, c, e, f, g; 3. a, d, f, g, h; 4. a, b, c, f; 5. b, d, e, f, g; 6. a, b, f.

Number	Instructional Ideas
1404.05.01	Traveletter Corporation publishes a pamphlet of regulations governing Traveletter Authorizations and Travelorder Drafts. Copies should be available in local banks or finance offices.
1404.05.02	Security Pacific training aides are available free of charge on request. Simply contact the nearest Security Pacific branch to order the materials for you. Those which apply to Check Cashing/Savings Withdrawal include: + Bank Terminal System Training Package + The Paying Pyramid (Formerly Cashing Countdown) + Paying & Receiving Teller Program + Readyteller Training Program + To Pay or Not To Pay + Robbery & Security Procedures + Statement/Computer Clerk Program + = filmstrip and/or audio format
1404.05.03	The Federal Reserve Bank of New York publishes a pamphlet entitled "The History of Checks" (1975). For a copy, write: Federal Reserve Bank of New York; Public Information Department; 33 Liberty Street; New York, NY 10045.

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Number	Condition	Performance	Standard
1405.01.01	Given the close of the business day,	the student teller will account for all currency and coin	with 100% accuracy.
1405.01.02	Given the close of the business day,	the student teller will prepare cash-paid items for balancing	according to established procedures.
1405.01.03	Having counted currency and coin,	the student teller will list cash received	with 100% accuracy.
1405.01.04	Having counted currency and coin and prepared cash-paid items,	the student teller will prepare teller cash balance sheet	with 100% accuracy.
1405.01.05	Having prepared the teller sheet,	the student will locate any differences	within 20 minutes.
1405.01.06	Having counted currency and coin, prepared the cash-paid items and prepared the teller sheet,	the student will sign cash into the vault book and place cash in designated area	with 100% accuracy and observing proper procedures.

Number

Instructional Ideas

GENERAL COMMENT:

Each day a teller starts out with a certain amount of money in the cash drawer. This money is known as beginning cash. Money that is taken in during the day is a debit, and money given out during the day is a credit. The process of accounting for all the money handled by a teller during the day is called balancing, proving, or settling. When debits equal credits, a teller knows that all money has been accounted for. The following forms and records are, for the most part, filled out daily by each teller. These are filled out for the protection of both the teller and the bank. They deal with cash movements between each teller and his/her customers, other tellers, and the vault. With the help of these records, the branch can account for all cash handled by the tellers each day.

- Teller's Cash Sheet: At the end of every day's business, each teller counts his/her cash on hand (including currency, coin, unsold Traveler's Cheques, and money orders). These items are recorded on the Teller's Cash Sheet or Balance Sheet. There are two main sections on the Cash Sheet. One provides a record of daily cash movements, while the other provides a record of actual cash. Each is totaled independently, and the totals should be the same. If the two totals do not agree, the difference (short or over) is indicated on the cash sheet. If the source of the difference cannot be located, a General Ledger Credit is completed for "overs," or a General Ledger Debit is completed for "shorts." A sample Balance Sheet can be found on the following page.

- Teller's Pay Proof: All cash paid items for which the teller pays the full amount in cash are recorded on the Teller's Pay Proof. Cash paid items include checks, savings withdrawals, and other debit items. When approximately 30 of these items have accumulated, they are machine-listed on the Teller's Pay Proof. After the total has been entered on the Cash Sheet, the completed pay proof is rubber-banded to the items listed and placed with other counter work. Several of these forms are usually completed each day. The pay proof enables the teller to keep a record of all cash paid out during the day.

- Teller's Cash Received: Each teller maintains a record of the individual amounts of currency and coin received, as well as less-cash paid out during the day. Two forms are used to record these transactions: a pad of Teller's Cash Tickets and a Teller's Cash Received Sheet. The cash received sheet is the teller's permanent record, and each entry is duplicated on a separate cash ticket for use by the proof machine operator. Less-cash entries should always be circled to set them apart from cash received amounts. (NOTE: Some banks don't circle. They use different colors for cash-in and cash-out).

- Vault Register: The Vault Register is a detailed record of reserve cash and cash movements between the vault and the tellers. Each morning after receiving the cash box, and each afternoon after delivering it to the vault, the teller enters the dollar amount the box contains in the Vault Register and then signs it. Any cash received from the vault or delivered to the vault during the day must be entered and signed for in the Vault Register in this way.

Instructional Ideas

Number

TELLER'S BALANCE SHEET

WELLS FARGO BANK, N. A.

OFFICE _____ DATE _____

DAILY RECAP

YESTERDAY'S CASH (DEBIT) +

CASH IN (DEBIT) +

LESS CASH (CREDIT)–

TOTAL CASH

Series "E" Bonds			
Trav. Chks. 1st NCB			
Am. Exp.			
Consigned Fgn. Money			

Teller's Stamp

CASH

COIN				
WRAPPED	Dollars			
	Halves			
	Quarters			
	Dimes			
	Nickels			
	Pennies			
TRAY	Dollars			
	Halves			
	Quarters			
	Dimes			
	Nickels			
	Pennies			
SUB-TOTAL				
CURRENCY				
STRAPPED-LARGE BILLS				
	100			
	50			
	20			
	10			
	5			
	2			
	1			
TILL	100			
	50			
	20			
	10			
	5			
	2			
	1			
Mutilated				
ODD				
Foreign Currency-Packets				
TOTAL CASH				
SHORT				
OVER				

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Teller _____ 153 Checked By _____

Number

Instructional Ideas

1405.02.01 The following exercises can be written on a chalkboard or put on an overhead projector to provide discussion points with students. They provide students with practice in accounting for coin and currency.

1. Your beginning cash is $1,600. During the day, you cashed checks amounting to $300 and accepted deposits totaling $520. What is the ending cash figure?

2. Your beginning cash is $5,000. During the day, you cashed checks amounting to $650, accepted deposits totaling $900 and had savings withdrawals of $570. What is the ending cash figure?

3. Using the ending cash figure of $1,820 as the amount actually counted in the drawer, complete the debit equals credit method of proving cash. The beginning cash is $1,600. Checks totaling $300 have been cashed and $520 has been accepted in deposits. The correct figures have been supplied.

Ending Cash	$ 1,820	Beginning Cash	$ 1,600
+ Cash Out	$ 300	+ Cash In	$ 520
TOTAL	$ 2,120	TOTAL	$ 2,120

4. Using the ending cash figure of $4,680 as the amount actually counted in the drawer, complete the debit equals credit method of proving cash. The beginning cash is $5,000. Deposits totaling $900 have been accepted, checks totaling $650 have been cashed, and $570 has been paid out for savings withdrawals.

Ending Cash	$ 4,680	Beginning Cash	$ 5,000
+ Cash Out	$ 1,220 (650 + 570)	+ Cash In	$ 900
TOTAL	$ 5,900	TOTAL	$ 5,900

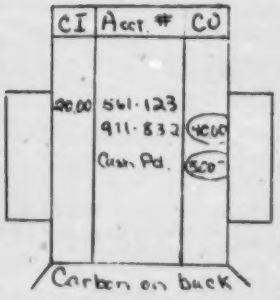
Number	Instructional Ideas

1405.02.02 To prepare cash balancing, have students practice the following techniques with bogus money:

1) Prepare currency for packaging:
   - Be sure of an accurate count.
   - All bills must be of the same denomination.
   - All bills should be face up, the same direction.
   - Use standard package count.
   - All bills should be in good presentable condition.
2) Apply currency strap:
   - Line up edges of bundle so that a neat job will be possible.
   - Select proper strap according to denomination of the bills.
   - Bring strap around bundle, making sure it is reasonably tight.
   - Moisten gummed end and secure firmly (some straps are self-sticking).
   - Be sure the dollar amount on the strap is in proper position on the top edge of the bundle.
3) Identify the package:
   - Imprint teller's identification stamp (batch stamp) with date on strap.
   - Initial strap.
4) Secure the package:
   - Unless turned into vault, place in a secure area other than top cash drawer (limit $1,000) or in back portion of cash drawer.
   - NEVER KEEP THE CURRENCY STRAP ON A PARTIAL BUNDLE unless branch procedures indicate otherwise. Use rubber bands instead. Use of currency strap implies the total amount shown on strap is contained in the package.

1405.02.03 The instructor will probably want to demonstrate this process first and then have students practice it themselves several times.

Figure 1



CI = Cash In
CO = Cash Out

1) The teller's cash received items and less-cash items paid out are recorded in the following manner:
   - Obtain a pad of Teller's Cash Tickets and a Teller's Cash Received Sheet for a local bank/finance company.
   - Place the Cash Tickets under the Cash Received Sheet so that each entry made on the Cash Received Sheet will be duplicated on a separate Cash Ticket. (See Figure 1 on the left.)
   - Circle the less-cash entries to distinguish them from the cash received items.
   - After each entry is made on the Cash Received Sheet, remove the Cash Ticket and place it with the transaction for the proof machine operator's use.
   - The Cash Received Sheet is the teller's permanent record of transactions handled which involved cash.

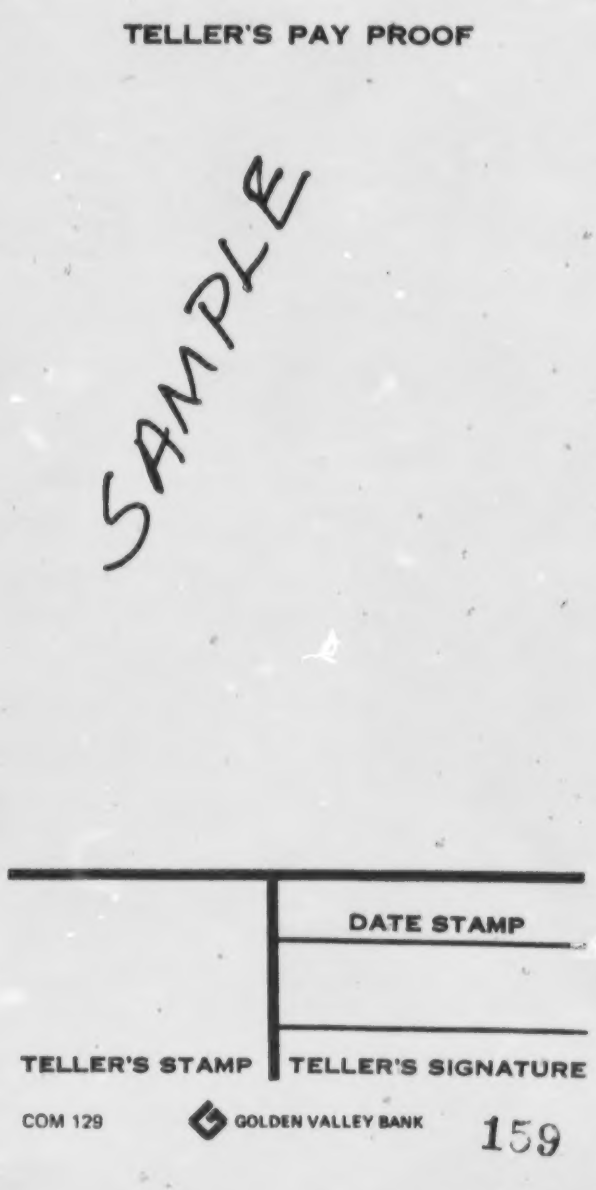
Number

Instructional Ideas

2) The Teller's Pay Proof, like the example on the right, is used to record all cash paid (debit) items (i.e., cashed checks and cashed saving withdrawals) for which the tellers pay the full amount in cash.
   - After approximately 30 items accumulate, machine-list them on a Teller's Pay Proof.
   - Check the listing for accuracy or run second tape.
   - Sign your name on the form.
   - Imprint with Batch Stamp.
   - Note the current date.
   - Record the total on the Teller's Cash Sheet (see example page 74).
   - Place the Pay Proof on top of the listed items and secure with a rubber band.
   - Place this bundle with other counter work.

NOTE: Since cash-paid items are just like cash, the teller should never allow others to list his/her cash-paid items. Many banks require tellers to microfilm their own cash paids.

3) The cash out ticket (credit) for total of cash paid items goes with the debits and they must balance (i.e., Debits = Credits).



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Number	Instructional Ideas
1405.02.04	The steps for filling out a Cash Sheet are summarized below. In addition, BEDDS, ID # 302.47, consists of excellent material for teaching this objective. Use the Appendix A order blank to request this instructional module.

STEPS:

1) Machine list teller's Cash Received figures on the reverse side of the Cash Sheet.
   - Add cash received items, subtract less-cash items, and total.
   - Check for errors.
   - Record total on front Cash Sheet under cash received.
2) Place the total of all cash on hand (coin and currency) and unsold Traveler's Cheques and money orders on the left side of the cash sheet opposite the words, "Actual Cash to Vault."
3) Calculate "Current Cash Proof" on the Cash Sheet.
   - Add cash from vault.
   - Add cash received (if a minus total, subtract).
   - Subtract the cash paid items.
   - Subtract cash to vault.
4) Total to determine "Net Cash Should Be."
5) Balance the cash.
6) Complete the Cash Sheet.
   - Stamp, date, sign.
   - Initial any corrections. Any corrections required on the Teller's Cash sheet and other bank forms are to be made in the following manner: rule a line through the incorrect figures; insert the correct figures; initial the corrections. NOTE: Corrections are never to be made by discarding the form in error and replacing it with a new one.
7) Staple the cash received sheet(s) to the reverse of the Teller's Cash Sheet (on the left side).
8) Change the dates on your stamps.
9) Place all cash, teller's stamps, and balanced Cash Sheet in cash box.
10) Lock cash box and clean off counter. (Ink stamp pad, if necessary).

Number	Instructional Ideas

1405.02.05 To teach students about locating differences during the balancing process, demonstrate how they would:

o Compare the two totals if the totals do not agree.

o Try to find the source of the difference in the following manner:

1) Check calculations on Teller's Cash or Balance Sheet.
   - Currency.
   - Coin.
   - Recap section.
2) Recount cash--watch for mixture of denominations.
   - Unpackaged currency and unwrapped coin.
   - Packaged currency and rolled coin.
   - Currency and coin turned in to Vault Teller.
3) Verify the accuracy of amounts shown under "Current Cash Proof."
   - Cash on hand from previous day. (Should be same as actual cash to vault on previous day as shown in the Vault Register).
   - Cash from the vault during the day.
   - Cash-paid items.
   - Cash to vault during day.
4) Look for lost items.
   - In and behind cash drawer (pull out cash container).
   - On the floor in the areas of the teller's window.
   - In the wastebasket.
   - Behind, under, and in the stationery rack.
   - Around the adding machine used to list cash paid-items.
5) Review Teller's Cash Received and Teller's Pay Proof.
   - Check corrections.
   - Is less-cash circled?
   - Check less-cash calculations for accuracy.
   - Review cash-paid items before sending to the computer or N.C.R.
6) Review cash-paid tapes and change slips.
7) Review Advice of Error forms in the Proof Department.
8) Review all your deposit and credit tickets for the day.
   - Check less-cash calculations (payment of total rather than less-cash).
   - Look for bad figures (check against proof machine certification).
   - Watch for credit tickets on which cash is not checked off.
   - Conduct a general review to stir your memory on dubious transactions.
   - Check calculations of cash breakdowns on reverse of deposit tickets.
9) If the amount of the difference warrants it, have someone else count and verify your cash.
10) If you cannot locate the difference, show the amount "short" or "over."

Number	Instructional Ideas

1405.02.06 The final steps in balancing can easily be demonstrated and practiced. In addition, the instructor may wish to send students to banks/finance institutions to observe the actual process.

1) Deliver cash cans to cash vault.
   - As soon as possible after balancing.
   - Each teller is to deliver his/her own cash to the vault teller.
2) Vault teller will check each teller's cash can and spot count.
   - Can must be opened by each teller.
   - Estimate dollar amount of each denomination, and compare with actual cash count shown on the teller's cash can sheet.
   - Give actual count to large bills.
   - Mutilated and marked bills must be accounted for.
   - Make sure coin tray and identification stamps have been placed in cash can.
   - Verify domestic exchange, including Money Orders and Traveler's Cheques.
3) Lock Cash Can.
   - Each teller is to lock his/her own cash can.
   - Teller to place cash box in designated area.
   - Have teller sign his/her cash to vault in the cash book.

Number

Instructional Ideas

1405.03.01 Pretest Directions: Complete a Teller's Pay Proof and run cash received amounts. Prepare appropriate form(s) for "to" and "from" vault entries when they are required. Complete calculations on Teller's Cash Sheet. This cash sheet problem has no cash difference. (Additional problems of this type can also be found in BEDDS ID # 302.47.

Cash on hand from previous day is $5,529.89.
During the day, you receive from the vault one (1) package of fives (5's) and one (1) package of tens (10's). You turn in to the vault one (1) package of twenties (20's).

Coin

Dollars	$ 3.00 in tray
Halves:	3 rolls + $ 1.50 in tray
Quarters:	1 roll + $ 7.25 in tray
Dimes:	6 rolls + $ 1.80 in tray
Nickels:	11 rolls + $ .25 in tray
Pennies:	14 rolls + $ .20 in tray

Currency

Ones:	29 bills + 3 standard packages
Fives:	82 bills
Tens:	95 bills
Twenties:	84 bills
Fifties:	5 bills
Hundreds:	4 bills

Mutilated Currency:	$ 16.00
Bait Money:	$ 100.00

Cash Received		Cash Paid 1st	2nd RUN
23.00	10.29	470.59	50.00
10.00	40.00	83.26	7.88
15.00	21.06	19.29	5.00
10.00	60.00	160.00	100.00
27.11	12.00	300.00	11.17
35.20	56.00	35.69	526.41
37.00	500.00	46.25	62.00
50.00	99.20	10.50	14.00
170.00	113.96	10.00	25.21
35.00	73.79	25.00	67.75
6.38	96.00	38.00	95.62
50.00	28.82	15.75	100.00
50.00	90.00	110.00	145.00
50.00	49.45	10.00	315.00
134.22	2,000.00	20.00	20.63
14.26	100.00	26.26	10.95
24.00	40.00	86.10	50.00
293.69	27.58	177.41	100.00
113.44	37.71	52.15	24.00
170.00	34.83	20.00	5.00
9.48	50.00	10.00	310.00
91.30	47.00	25.41	10.00
40.15	37.84	25.00	100.00
3.41	898.53	10.00	
16.00	38.70	52.15	
2.50	92.00	50.00	
1,698.82	266.75	94.56	
11.97	100.00	696.38	
20.00	198.89		
	886.39		

Number	Instructional Ideas

1405.04.01 Posttest Directions: This is another cash sheet problem. Complete a Teller's Pay Proof and run cash received amounts. Prepare appropriate form(s) for "to" and "from" vault entries when they are required. Complete calculations on Teller's Cash Sheet. This cash sheet problem has a cash difference--50 cents short. Prepare appropriate entry. (Order BEDDS ID # 302.47 for additional problems).

Cash on hand from previous day is $2,641.27.

Coin

Dollars:	$ 19.00 in tray
Halves:	6 rolls + $ 1.50 in tray
Quarters:	12 rolls + $ 4.75 in tray
Dimes:	15 rolls + $ 1.30 in tray
Nickels:	9 rolls + $ 1.35 in tray
Pennies:	19 rolls + $ .37 in tray

Currency

Ones:	49 bills + 1 standard package
Fives:	93 bills
Tens:	74 bills
Twenties:	41 bills
Fifties:	5 bills
Hundreds:	2 bills

Mutilated Currency:	$ 8.00
Bait Money:	$ 100.00

Cash Received	Cash Paid
42.54	35.82
45.31	215.97
991.58	51.11
15.00	2.77
335.00	100.79
58.68	15.00
37.50	14.75
30.25	13.71
62.00	227.23
25.07	77.86
12.00	27.27
35.00	12.00
55.72	51.87
364.00	14.75
10.93	66.00
45.46	10.00
50.00	66.58
338.50	45.06
74.43	103.58
105.00	7.87
49.85	10.33
18.06	13.77
50.00	11.80
10.00	13.19
160.00	16.08
22.00	11.07
40.07	66.24
200.00	200.00

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Number	Instructional Ideas

1405.05.01 Two resources developed by the Bank Administration Institute may be helpful background reading for the instructor or for advanced students on teller errors and losses. They are available from: Bank Administration Institute; 303 South Northwest Highway; Park Ridge, Illinois 60068; 312/693-7300.

Teller Difference Rates: A Study of Factors Affecting Teller Performance; Digest (1976)

Teller difference rates are presented in this study based upon the current experience of 272 reporting banks. The study provides valuable insight into the nature and scope of the teller difference problem as well as some rudimentary comparative performance rates. In addition, recommendations are set forth for minimizing teller errors and losses for individual banks and the banking industry as a whole.

Teller Difference Rates: A Study of Factors Affecting Teller Performance; Master Volume (1976)

This report covers the first known comprehensive industry-wide study of bank teller differences. All factors identified as possibly having a positive or negative effect on difference and loss ratios experienced by banks that participated in the study are developed in Chapter 1. Chapter 2 develops and compares two groups: Banks with low error rates and banks with high error rates. Conclusions drawn from the data and recommendations for individual banks and the industry as a whole are presented in Chapter 3. The appendices include detailed error rate tables according to bank size and geographic region.

1405.05.02 Balancing forms, such as General Ledger Credit to "Overs" and General Ledger Debit to "Shorts," are available from Operations Officers at local banks/finance institutions. Instructors are encouraged to develop rapport with their local professionals who will be continuous sources of such materials and ideas for instruction.

Number	Condition	Performance	Standard
1406.01.01	Given items posted to accounts,	students will either: A. Operate perforation machine, or B. Check each item for a perforation which reads "PAID" and the date	with 100% accuracy.
1406.01.02	Given items posted to accounts and correctly perforated,	the student will either: A. Photocopy each item for microfilm or microfiche storage, or B. Be able to explain the micro-filming process	to the satisfaction of the instructor/ supervisor.
1406.01.03	Given items posted to accounts and correctly perforated,	the student will check each item for a stop payment or "hold" against it	with 100% accuracy.

Number

Instructional Ideas

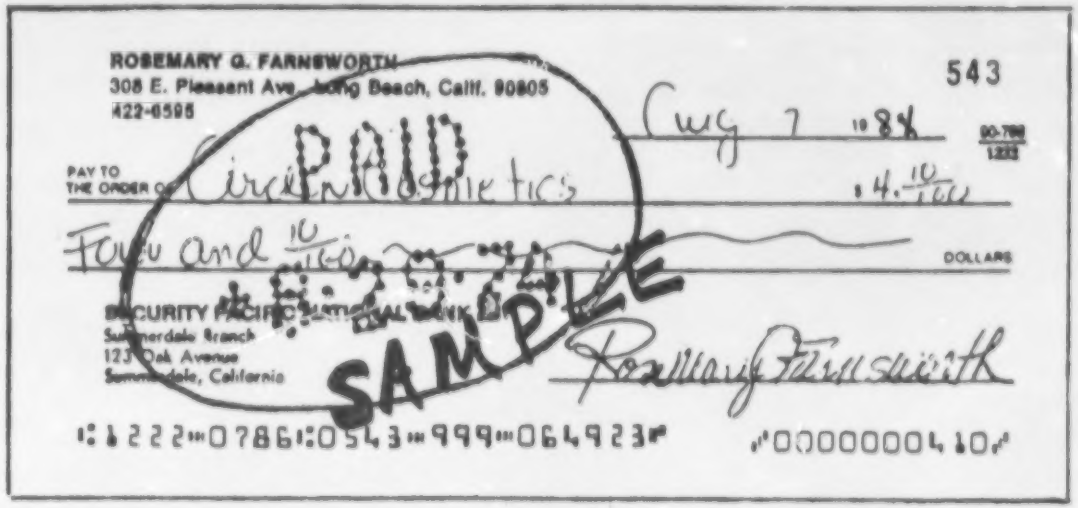
GENERAL COMMENT:

Check filing was separated into two competency modules to underscore the fact that different parts of the process may be performed by different bank employees. This is best illustrated in the job skills matrix on page 12.

Since the two modules are so closely related, however, separate pre/posttests and suggested materials are not included with this module. Rather, the instructor is requested to choose items from sections 1407.03.01, 1407.04.01, and 1407.05.01 for both pre/posttests for this module and additional materials.

1406.02.01 All checks that have been read and accepted by the computer and posted to a customer account (deducted from the account balance) are to be "PAID" and filed in a check file drawer. This action is called "Pay Filing".

Before any item is pay filed, it is microfilmed and perforated by a designated employee. These duties are completed before any pay filing assignments are made. The machine which is used to perforate checks will make a line of tiny holes that will read "PAID" and the date. Students should make certain checks pay filed will read these two things . . . "PAID" and the date.



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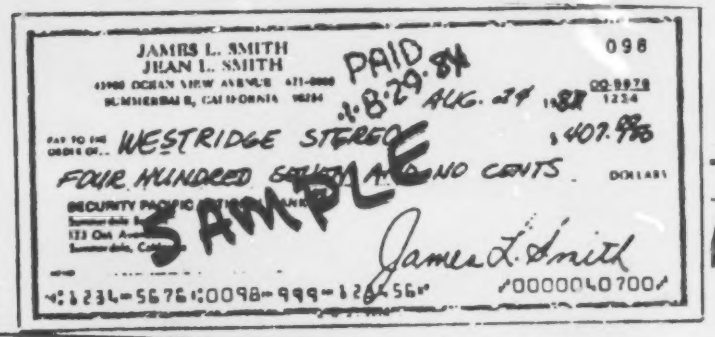
Number	Instructional Ideas

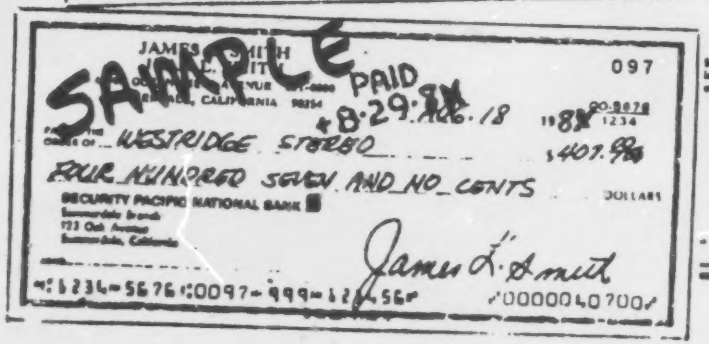
1406.02.02 The instructor can teach this skill by either taking students to a bank to observe the process or by using photocopying/microfilm/fiche resources available in most libraries. This is a simple process, and a single demonstration should be sufficient until students have the opportunity to actually practice microfilming at the work station.

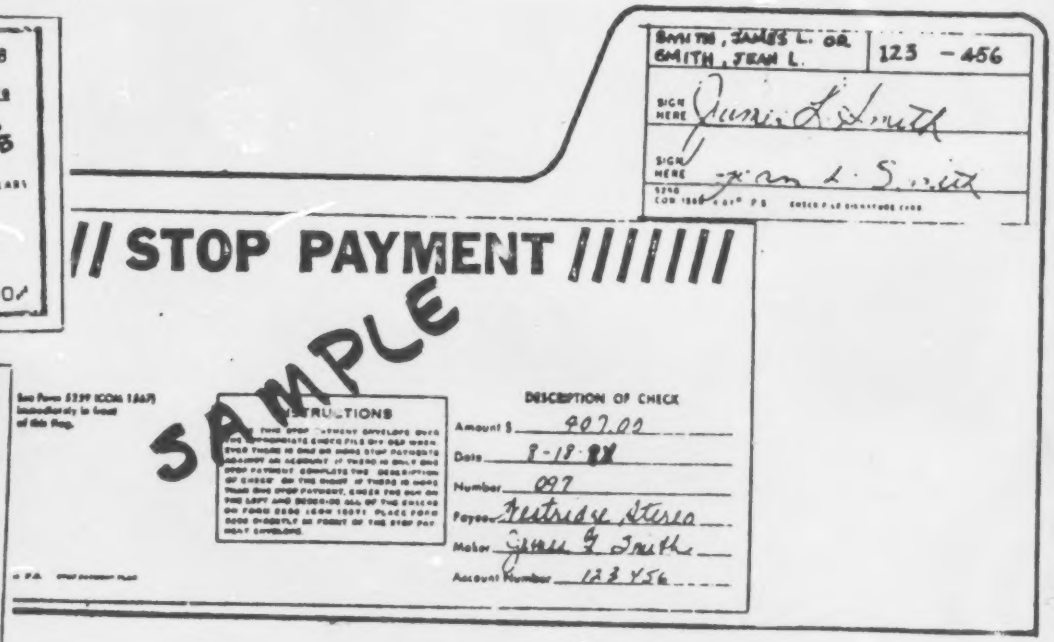
1406.02.03 The student should learn never to pay file a check that has a stop payment or warning placed against it. Stop payments and warnings are noted on the check file divider in the drawer. All such checks must be referred to the supervisor. The instructor can demonstrate this objective by showing students samples like the ones below. Only check #2 has a stop payment on it.

#1



#2





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Number	Instructional Ideas
1406.03.01	This module was separated from Module 1407 to accommodate two-entry level positions. The pretest in Module 1407 is applicable here.
1406.04.01	Again, since this module was separated from Module 1407 to accommodate two-entry level positions, the posttest in Module 1407 assesses student competencies for these objectives as well.
1406.05.01	See 1407.05.01 for applicable materials. In addition, the local library can be a resource for teaching microfilm/fiche photocopying.
1406.05.02	The film "To Pay or Not to Pay" by Security Pacific National Bank is an excellent resource.

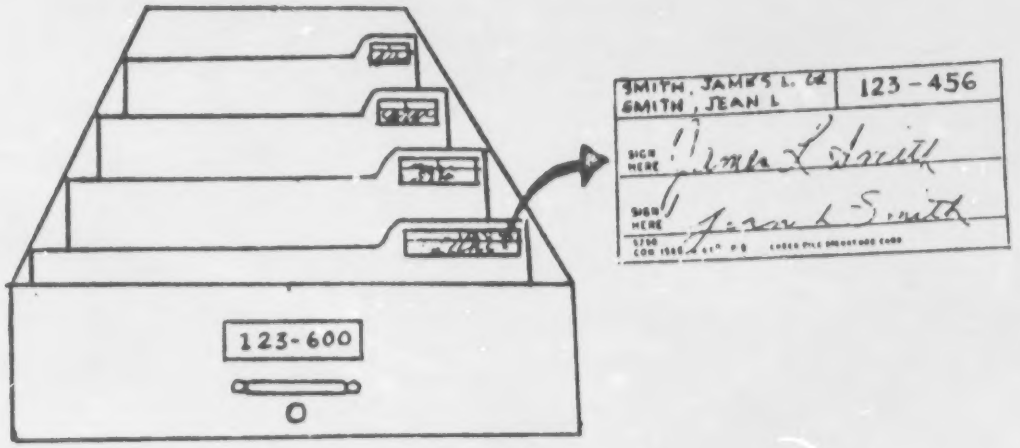
Number	Condition	Performance	Standard
1407.01.01	Given items correctly perforated and photocopied and ready for filing,	the student will file checks according to bank standards (i.e., amounts, signatures, endorsements, etc.)	with 100% accuracy.
1407.01.02	Given items which have been filed,	the student will sign a file record sheet to account for every drawer s/he filed	with 100% accuracy.
1407.01.03	Given a drawer of filed checks and monthly statements,	the student will process and mail statements	with 100% accuracy.
1407.01.04	Given items correctly perforated, photocopied, filed, and put into a statement,	the student will file hold statements	with 100% accuracy.
1407.01.05	Given items correctly perforated, photocopied, filed, and put into a statement,	the student will reconcile crippled statements	with 100% accuracy.

Number | Instructional Ideas

GENERAL COMMENT:

No item is considered paid when posted to the account or when it is perforated "PAID". Payment actually occurs when a branch staff member pay files the item by dropping it into the proper check file drawer. This is why pay filing is so very important.

1407.02.01 All checks are pay filed by signature in the check file drawers. Account numbers are separated by check file dividers. Students will be assigned to pay file specific drawers. It is possible to set up simulated check files in a classroom if regular check file drawers are unavailable.



This is part of the signature card. The other part is on file in the teller area.

The procedures for check filing can be found in the BEDDS instructional materials. Request ID # 302.45 using the order blank in Appendix A.

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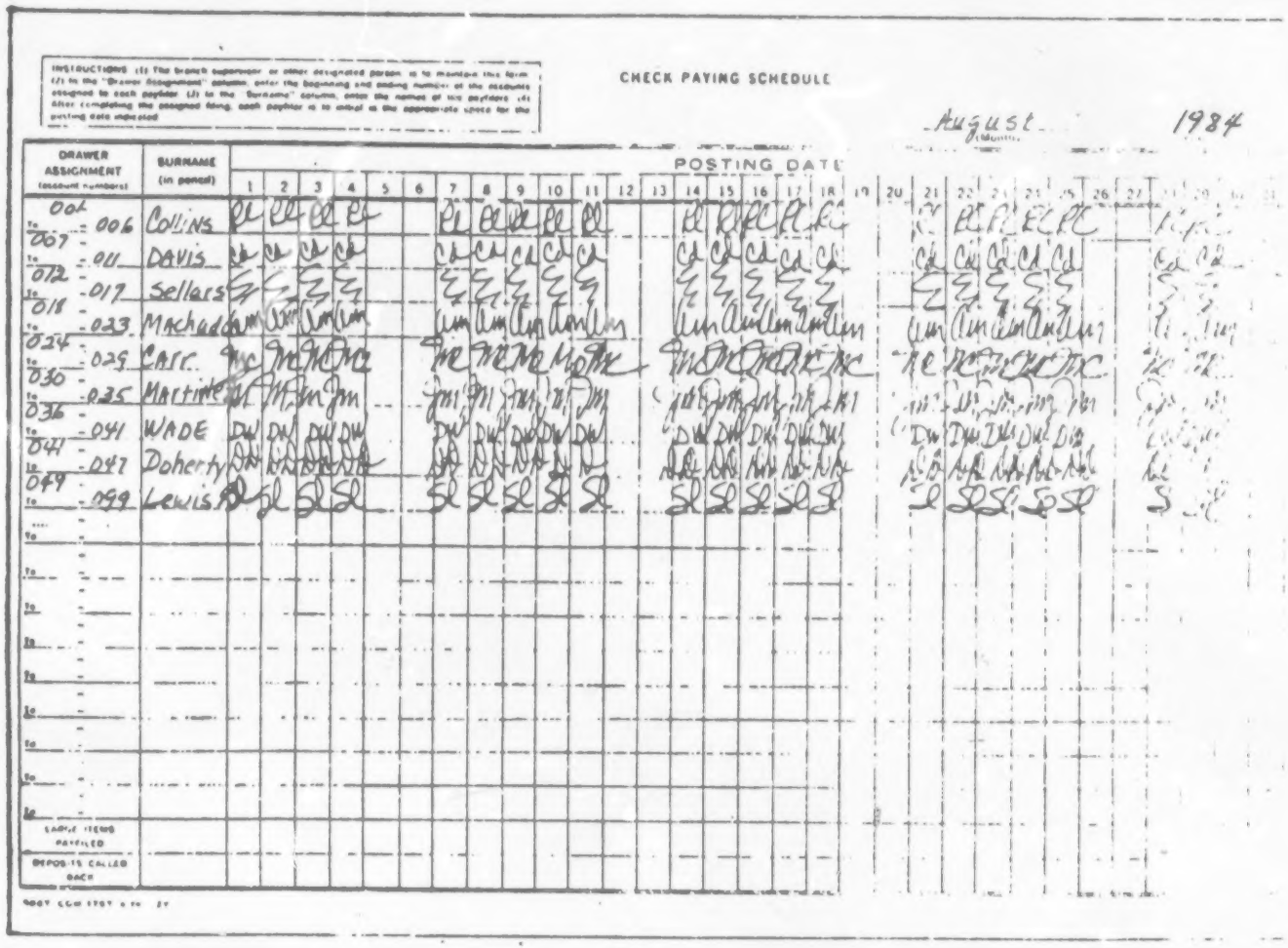
Number	Instructional Ideas
1407.02.02	After pay filing assigned checks and master charge sales slips, the student will initial the check-paying schedule for the drawers which s/he has filed.



INSTRUCTIONS: (1) The branch supervisor or other designated person is to complete this form. (2) In the "Drawer Assignment" column, enter the beginning and ending number of the accounts assigned to each paydesk. (3) In the "Surname" column, enter the names of the paydesks. (4) After completing the assigned filing, each paydesk is to initial in the appropriate space for the posting date indicated.

CHECK PAYING SCHEDULE

August 1984

DRAWER ASSIGNMENT (account numbers)	SURNAME (in pencil)	POSTING DATE 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
001 To 006	COLLINS																															
007 To 011	DAVIS																															
012 To 017	Sellers																															
018 To 023	Machado																															
024 To 029	CASE																															
030 To 035	Martinez																															
036 To 041	WADE																															
042 To 047	Doherty																															
048 To 099	Lewis																															
... To ...																																
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... To ...																																
... To ...																																
... To ...																																
LARGE ITEMS PAYFILED																																
DEPOSITS CALLED BACK																																

Number	Instructional Ideas

1407.02.03 Each afternoon the bank/finance company receives check statements (ledgers of check and deposit activity to customer accounts). These must go out to each customer with the various checks written on the account enclosed. Each customer gets one statement per month. A sample statement is included on the following page.

The following checklist, developed by Security Pacific Bank, is a guideline for preparing statements. The instructor can have students follow this checklist as the instructor demonstrates or as each student is assigned to observe a branch person do the assignment in a local branch.

____ 1) Get statement for your assignment.
____ 2) Get check file drawer(s) which match the account numbers on the statements to be prepared.
____ 3) Get supplies (mail out envelopes, return envelopes, brochures, stuffers, etc.) from the storage area.
____ 4) After comparing the account number on the statement with the account number on the appropriate section of the check file divider, item count the checks and Master Charge slips by signature to verify that the number of checks and Master Charge slips equals the number of enclosures listed on the statement page. If the numbers do not match, refer these crippled statements to the appropriate person.
____ 5) Initial the statement in the lower right hand corner (if required).
____ 6) Fold the statement in thirds.
____ 7) Insert the checks and Master Charge slips inside the folded statement.
____ 8) Insert a return envelope into each statement containing Master Charge or other information which has a payment due and add any brochures, etc., which you have been instructed to include in the statements.
____ 9) Insert statements into mail out envelopes.
____10) Separate envelopes to the mail department.
____11) Take envelopes to the mail department.
____12) Return unused envelopes and brochures, etc. to the storage area.
____13) Replace file drawers.

Step 11 tells the student to take the statements to the mail department. There is an exception to this step. When processing customer statements, you may run across some statements where the address indicates "Do-Not Mail." These statements are to be placed in the check file divider until called for by the customer. When the customer comes in to get the statement, s/he must complete the Record of Statement Delivered Over the Counter. Verify this information before handing the statement over to the customer. Place the form in the check file divider from which you took the statement.

Number Instructional Ideas

RECORD OF STATEMENTS DELIVERED OVER THE COUNTER

Year_____

Statement For Monthly Period Ending In:	Received From Security Pacific National Bank Statement of Account with Cancelled Checks as Indicated Opposite My Signature	Date Delivered	Delivered by
JAN.			
FEB.			
MAR.			
APR.			
MAY			
JUNE			
JULY			
AUG.			
SEPT.			
OCT.			
NOV.			
DEC.			

9144 COM 1858 13-66° BV

1407.02.04 As mentioned in 1406.02.03, Stop Payment Orders and Holds are filed with each check in the proper drawer. The instructor should demonstrate to students where these forms are properly filed.

1407.02.05 If, when processing the statement, the student finds that an item is missing, the statement is said to be "crippled" and must be dealt with in a special manner. The student does not mail these statements. If s/he finds a statement which has no activity listed and no balance, this statement is destroyed. Or, if one is found with a negative balance, it must be referred to the supervisor. BEDDS, ID # 302.49, contains exercises designed by Security Pacific Bank to give guidelines in processing customer statements and the procedures to follow in handling crippled statements. "You" refers to the student throughout the exercise. The instructor can elicit discussion from students by asking them at various points what they think the next step in the process will be.

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Number

Instructional Ideas

1407.03.01 Pretest Directions: Answer each of the following.

1. What are the 3 steps in processing a Crippled Statement?
2. Which one(s) of the checks on this account must be referred to a supervisor? Why?

BOYD, Don E. AND
BOYD, Peggy
007 — 987
SIGN HERE Don E. Boyd SAMPLE
SIGN HERE Peggy Boyd 2 SIGNATURES REQUIRES
3280 COM 1565 4-87 P.S. CHECK FILE SIGNATURE CARD

A

DON E. BOYD AND
PEGGY BOYD
3521 SANDALWOOD DRIVE 871-1
BAKERSFIELD, CALIFORNIA 93306
72
August 14 19 8X
00-5676
1234
PAY TO THE ORDER OF Modern Motor Car Inc $110.85
One hundred ten and 85/100 DOLLARS
SECURITY PACIFIC NATIONAL BANK
Summerdale Branch
123 Oak Avenue
Summerdale, California
MEMO
Peggy Boyd Don E. Boyd
⑆1234⑆5676⑆0072⑈ 999⑈007 987⑈ ⑈00000110851⑈
SAMPLE PAID 8.25.7X

B

DON E. BOYD AND
PEGGY BOYD
3521 SANDALWOOD DRIVE
BAKERSFIELD, CALIFORNIA 93306
August 14 19 8X
00-5676
1234
PAY TO THE ORDER OF Modern Motor Car Inc $110.85
One hundred ten and 85/100 DOLLARS
SECURITY PACIFIC NATIONAL BANK
Summerdale Branch
123 Oak Avenue
Summerdale, California
MEMO
Peggy Boyd Don E. Boyd
⑆1234⑆5676⑆0072⑈ 999⑈007 987⑈ ⑈00000110851⑈
SAMPLE PAID 8.25.7X

190

C

SAMPLE PAID
August 14 19 8X
PAY TO THE ORDER OF Modern Motor Car Inc $110.85
One hundred ten and 85/100 DOLLARS
SECURITY PACIFIC NATIONAL BANK
Summerdale Branch
123 Oak Avenue
Summerdale, California
MEMO
Peggy Boyd
⑆1234⑆5676⑆0072⑈ 999⑈007 987⑈ ⑈00000110851⑈
8.25.7X

191

Number

Instructional Ideas

3. Place a check (✓) by the signature(s) below which match this signature. If the signature does not match, state why.

Marilyn Jones

a. Marilyn Jones
Reason not a match

b. Marilyn Jones
Reason not a match

c. Marilyn Jones
Reason not a match

d. Marilyn Jones
Reason not a match

e. Marilyn Jones
Reason not a match

f. Marilyn Jones
Reason not a match

g. Marilyn Jones
Reason not a match

h. Marilyn Jones
Reason not a match

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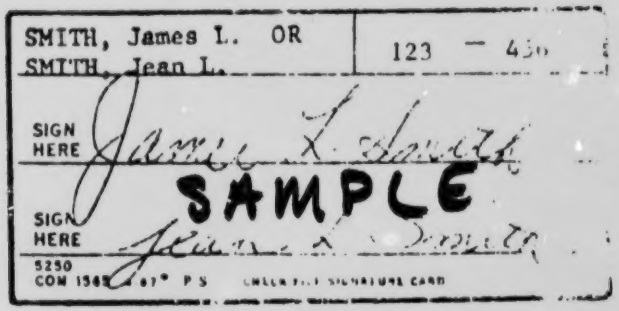
Number

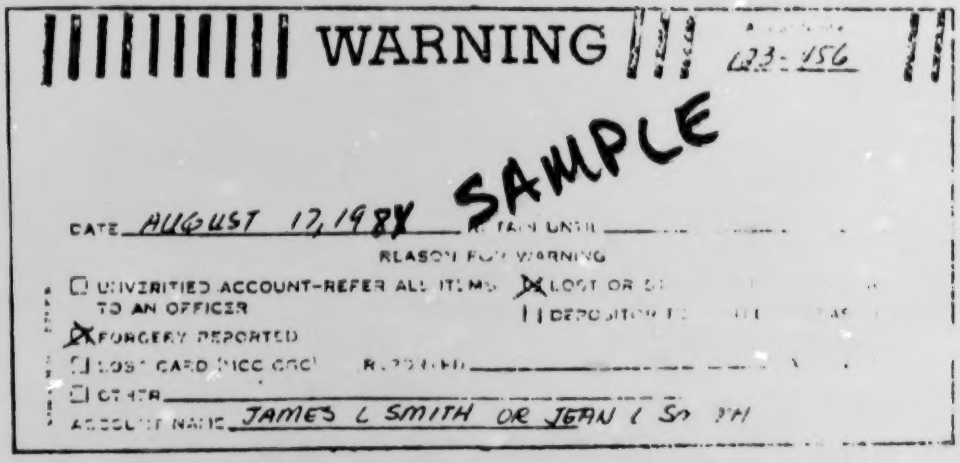
Instructional Ideas

Answers:

1. Basically, the 3 steps in processing a Crippled Statement are as follows:
   a. Try to locate the item.
   b. If not located:
      1. Prepare warning jacket
      2. Prepare Advice of Misplaced Item
   c. If located:
      a. Send to customer
2. Check C; requires both signatures. Dr. Boyd's signature is missing.
3. a. line, weight, slant, strokes
   b. spread, slant, line weight
   c. slant, spread, size, line weight, strokes
   d. size, spread strokes
   e. line weight, legibility, strokes
   f. legibility, strokes
   g. Signature matches
   h. legibility, line weight

1407.04.01 Posttest Directions: Below is the check file divider for Mr. and Mrs. James L. Smith at Security Pacific National Bank. Which of the checks and master charge slips on the following pages can be pay filed? Which ones should be referred to a supervisor and why?



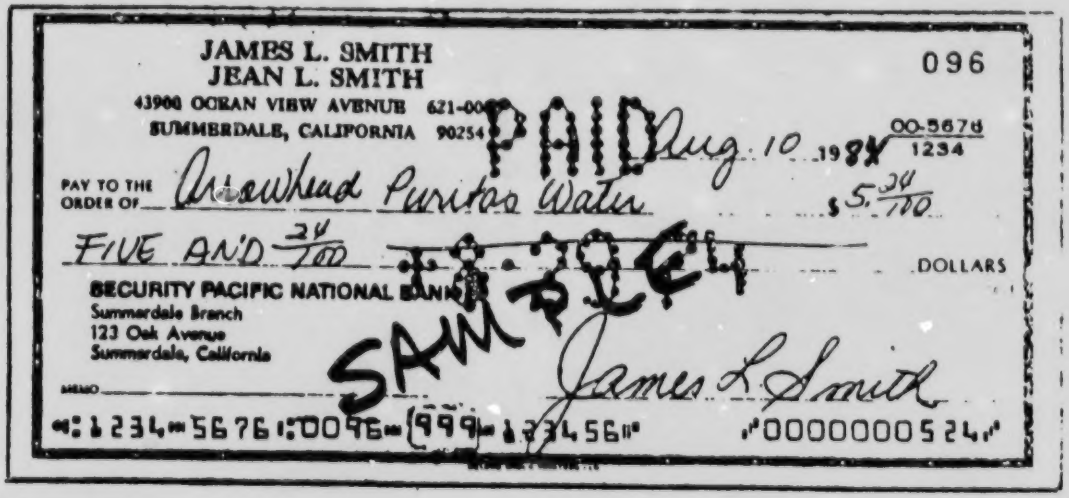


194

195

Number

Instructional Ideas



196

197

Number

Instructional Ideas

#2

JAMES L. SMITH
JEAN L. SMITH
43900 OCEAN VIEW AVENUE 621-0000
SUMMERDALE, CALIFORNIA 90254

099

00-5676
1234

PAID

Aug 16 19 8X

PAY TO THE ORDER OF DEPARTMENT OF MOTOR VEHICLE $ 65.43/100

SIXTY FIVE AND 43/100 DOLLARS

SAMPLE

SECURITY PACIFIC NATIONAL BANK
Summerdale Branch
123 Oak Avenue
Summerdale, California

Trustee for
James L. Smith

MEMO

Arthur A. Jones

⑆1234⑆5676⑆0099⑈ 999⑈123456⑈ ⑈0000065 43⑈

#3

JAMES L. SMITH
JEAN L. SMITH
43900 OCEAN VIEW AVENUE 621-0000
SUMMERDALE, CALIFORNIA 90254

097

00-5676
1234

PAID

Aug 15 19 8X

PAY TO THE ORDER OF Dairy Farms Product $ 11.31/100

Eleven and 31/100 DOLLARS

SAMPLE

SECURITY PACIFIC NATIONAL BANK
Summerdale Branch
123 Oak Avenue
Summerdale, California

MEMO

James K. Smith

⑆1234⑆5676⑆0097⑈ 999⑈123456⑈ ⑈0000011 38⑈

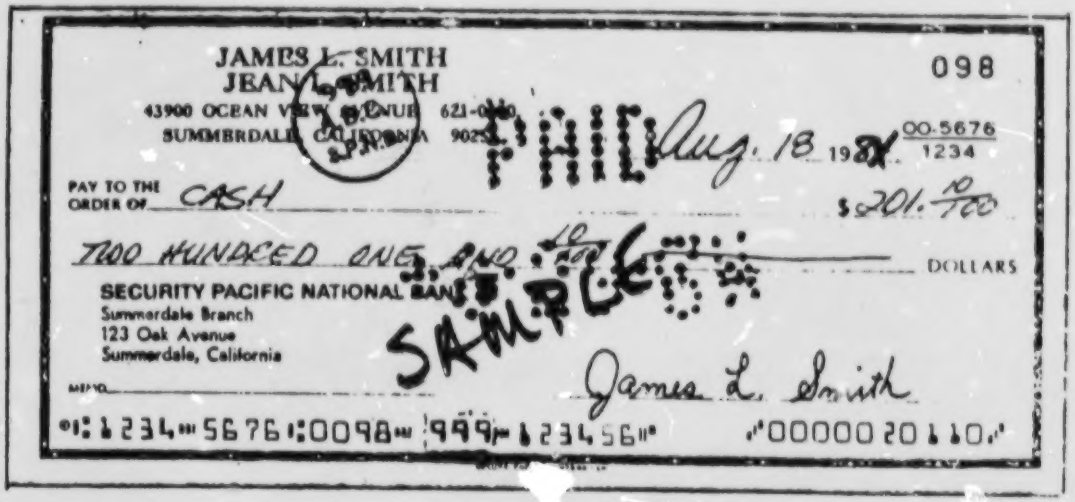
198

199

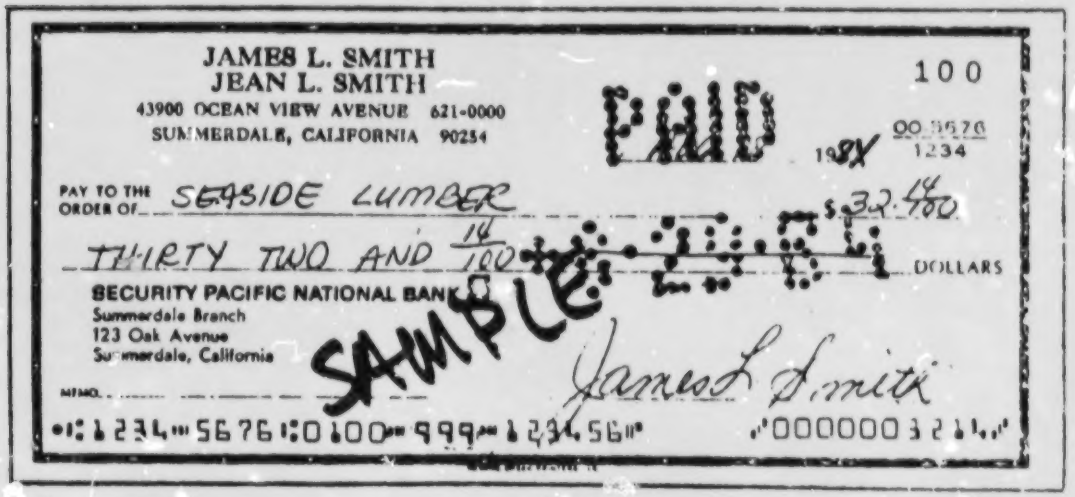
Number

Instructional Ideas

#4



#5



200

201

Number

Instructional Ideas

#6

JAMES L. SMITH
JEAN L. SMITH
43900 OCEAN VIEW AVENUE 621-0000
SUMMERDALE, CALIFORNIA 90254

101

00-5676
1234

PAY TO THE ORDER OF TIMES NEWSPAPER

Aug 19 19 8X

$ 23.00

ONE AND 23/100 DOLLARS

SECURITY PACIFIC NATIONAL BANK
Summerdale Branch
123 Oak Avenue
Summerdale, California

MEMO

SAMPLE

⑆123456789⑆ 0101 ⑈999⑈ 123456⑈ ⑈0000000123⑈

202

#7

JAMES L. SMITH
JEAN L. SMITH
43900 OCEAN VIEW AVENUE 621-0000
SUMMERDALE, CALIFORNIA 90254

111

00-5676
1234

PAY TO THE ORDER OF Ralphs Grocery

Aug 8th 19 8X

$ 55.08

Fifty five and 08/100 DOLLARS

SECURITY PACIFIC NATIONAL BANK
Summerdale Branch
123 Oak Avenue
Summerdale, California

MEMO

Jean L. Smith

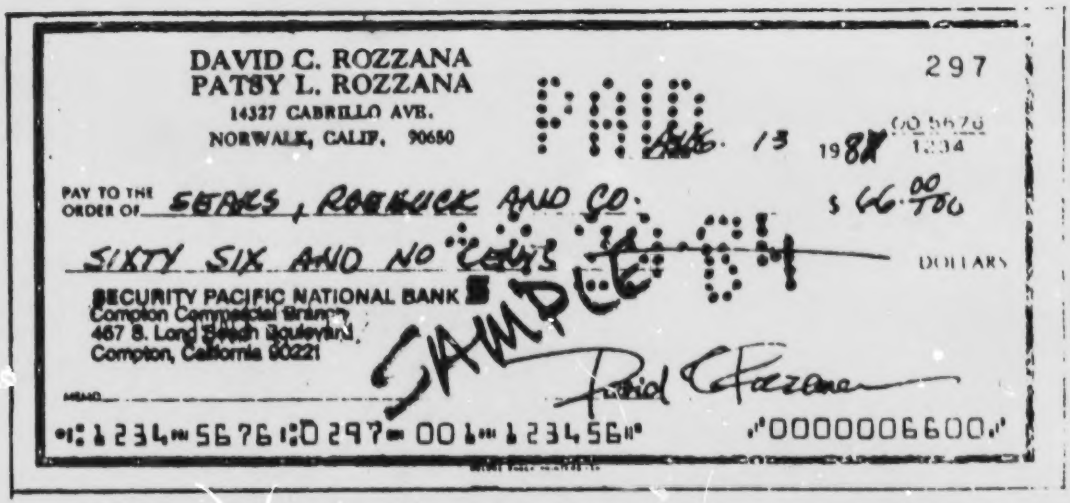
SAMPLE

⑆123456789⑆ 0111 ⑈999⑈ 123456⑈ ⑈0000005508⑈

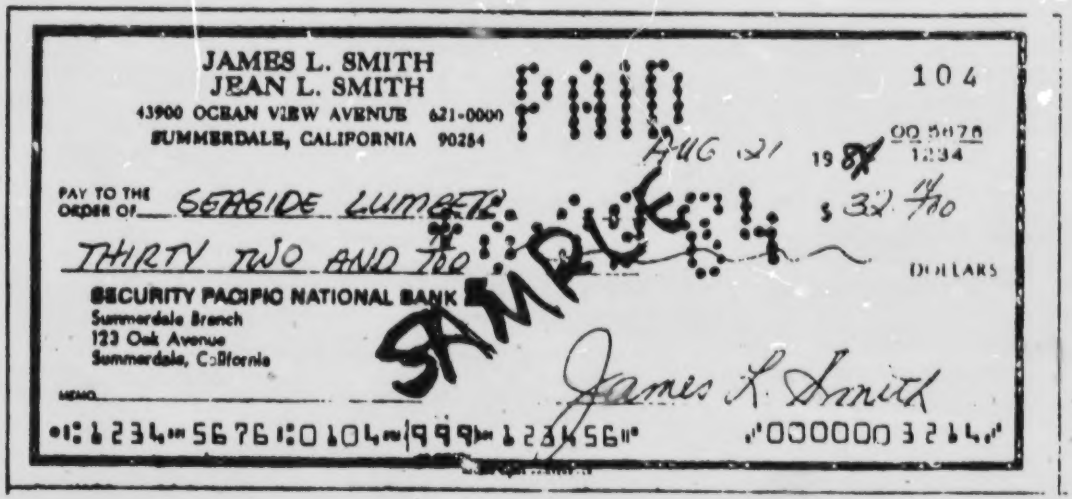
203

Number

Instructional Ideas



#8



#9

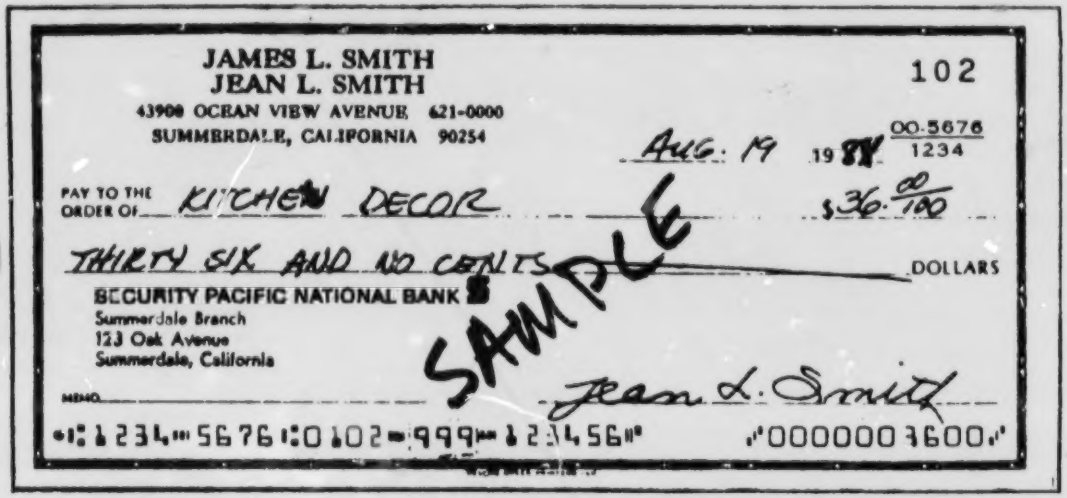
204

205

Number

Instructional Ideas

#10


JAMES L. SMITH
JEAN L. SMITH
43900 OCEAN VIEW AVENUE 621-0000
SUMMERDALE, CALIFORNIA 90254

102

00-5678
1234

AUG. 19 19 8X

PAY TO THE ORDER OF KITCHEN DECOR $36.00/100

THIRTY SIX AND NO CENTS DOLLARS

SECURITY PACIFIC NATIONAL BANK
Summerdale Branch
123 Oak Avenue
Summerdale, California

SAMPLE

MEMO

Jean L. Smith

⑆1234⑆5676⑆0102⑈999⑈123456⑈ ⑈000003600⑈

Answers:

1. Pay file.
2. Refer to supervisor; Reason: Signed by an unauthorized person.
3. Pay file.
4. Refer to supervisor; Reason: Signature irregular.
5. Refer to supervisor; Reason: Stop payment.
6. Refer to supervisor; Reason: Signature missing.
7. Pay file.
8. Refer to supervisor; Reason: Another branch, another name, although the same account number.
9. Pay file.
10. Refer to supervisor; Reason: Not perforated.

1407.05.01 Check filing (pay filing) materials are available from local banks/finance institutions. In addition, Security Pacific National Bank can be contacted for its more recent and complete resources in this area. (E.g., Their filmstrip "To Pay or Not to Pay" is appropriate for this module.)

207

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Number	Condition	Performance	Standard
1408.01.01	Given customer inquiries regarding account balances,	the student will be able to supply information	according to bank procedures and with 100% accuracy.
1408.01.02	Given a customer change of address,	the student will complete the correct procedures	to the satisfaction of the supervisor.
1408.01.03	Given differences between a customer's records and the branch's statement of account,	the student will prepare bank reconciliations	with 100% accuracy.
1408.01.04	Given customers wishing to close accounts,	the student will complete necessary procedures	to the satisfaction of the supervisor.
1408.01.05	Given customers wishing to change signatures on accounts,	the student will complete necessary procedures	to the satisfaction of the supervisor.
1408.01.06	Given customers wishing to buy Cashiers Checks, Money Orders, Traveler's Cheques, and similar negotiable instruments,	the student will issue the instrument(s) and collect appropriate fees (if applicable)	with 100% accuracy.
1408.01.07	Given a customer who wishes to exchange or sell foreign currency,	the student will complete or expedite the transaction	to the satisfaction of the supervisor.

Number

Instructional Ideas

1408.02 01 The following may be helpful to the instructor for teaching account balances. The form is a written request for an account balance.

THE STUDENTS' BANK
OF OKLAHOMA

$_____
Balance

NOTE: Figure is taken from ledger and unposted checks and deposits in bank HAVE NOT BEEN INCLUDED

Please advise the amount of balance as shown on the ledger sheets of my account at this time.

13-6283

Ron Cordwell
Signature

The customer receives the stub with the balance showing. The remainder of the form is placed in the customer service file. In case anything should be missing from a file, there will be a record of who has been through the check file.

Using the computer printout on the next page, have students answer the following questions.

Janey Pate, account number 14-4247, calls in and wants to know the balance of her account. You ask her for her mother's maiden name or birthplace to insure proper identification..

a. If the information agrees, you would tell Janey her current balance is $45.53 according to the information on page 104.
b. If the information were not to agree, you would ask Janey to check her records again because the information she gaves does not agree with the bank's records; then if information still does not agree, you would ask Janey to come into the bank and look at her check file.

8/04/7[illegible] 999 YOUR BA[illegible] U.S.A. [illegible]

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACCY	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DAYS LAST YEARS	COLLECTED BALANCE	SERVICE CHARGE	DATE LAST STMT.	TYPE	HOLDS	DELETED ACCOUNTS	TYPE CODE	AMOUNT	YR CODE	AMOUNT	YR CODE	AMOUNT	YR CODE
13 4215	TIM RICE	581.90			704	13550	801	53	1	731	1				130.50	20				
13 4226	A.F. ROACH	69.48			726	4680	801	7	$	731	1									
13 4237	ERNIE SCHRITTER	143.82			609	3600	621	14	$	731	0									
13 4248	ALBERTO SECO	2,500.00			730	250000	730	250	$	731	1									
13 4270	BILL SHAFER	1,900.00			730	190000	730	190	$	731	1									
13 4600	BILL BANKS	3,262.07			824	5000	929	326	$	731	0		EP							
13 6195	TOM BONANNON	5,164.87			801	29000	801	516	$	731	1				45.49	98				
13 6217															50.00	98	50.00	98	50.00	98
13 6217	BONNIE BRANDON	21,071.30			730	2500	801	2107	$	731	1				50.00	98	50.00	98	75.00	98
13 6228	GREG BRANDON	1,384.05			804	49052	802	148	$	731	1				191.68	20	490.52	20	500.00	98
13 6250	RICHARD BRANDON	45.94			723	40833	801	5	$	731	1				15.50	98				
13 6261	SHIRLEY BRANDON	34.52			1214	9818	220	3	$	731	0									
13 6272	LEO BROWN	1,031.80	3		731	93644	731	103	$	731	1	63			19.06	98	100.00	98		
13 6283	RON CARDWELL	2,505.07			804	7000	801	251	$	731	1				70.00	20	25.00	98	169.44	98
13 6294	GINNY COPELAND	35.14			731	1300	801	4	$	731	1									
13 8054															85.00	20	83.04	98	83.00	98
13 8054	CLAUDE COWAN	264.39			804	8500	801	26	$	731	1				93.51	98				
13 8109	JANIE COWAN	56.39			717	4000	731	5	$	731	1									
13 8153	JAN CREECH	826.57-			709	800000	802	82	$	731	0		HD							
13 8164	MIKE CREWS	1,000.00			1118	100000	1118	100	$	731	1									
13 8175	JIM CROUCH	554.13			804	10880	801	69	$	731	1		LU		108.80	20	40.42	98	200.00	98
13 8196															200.00	20	20.50	98	23.54	98
13 8196	VICKI CURTIS	947.77			804	20000	801	85	$	731	1		LEU		40.70	98	91.00	98		
13 8219	KEN DAVIS	364.03			404	150000	505	36	$	731	1		LEU							
13 8232	CHUCK DOSS	1,925.31			801	20000	801	183	$	731	1									
13 8243	PAT DOSS	10.00			328	30000	1214	1	$	731	1									
13 8318	DAVID DRAKE	563.59			730	30000	901	56	$	731	1		LEU							
13 8329	JOHN EDWARDS	1,817.99			901	2760	801	182	$	731	1									
13 8351	RHONDA EDWARDS	3.75			708	47690	730		$	731	1									
13 8503	SCOTT ENGLISH	914.95			110	2959	407	81	$	731	0		EP							
14 0001	SUE FLOWERS	452.96			1104	85042	414	45	$	731	0									
14 0034	MIKE FLOYD	109.52			1126	4345	1126	11	$	731	0									
14 0100	JIM GATTIS	2,019.89			726	60000	801	202	$	731	1				325.00	98	375.00	94		
14 0111	ALLEN GILLIAM	2.37			521	25672	311		$	731	1									
14 0165	DALE GINN	8.44			616	5150	711	1	$	731	1									
14 2026															29.62	98	36.40	98	77.35	98
14 2036	MAXINE GRACE	28,349.70			718	1607	801	2835	$	731	$				205.91	98	1,130.00	98		
14 2047	SHIRLEY GRAVES	5,935.93			611	335000	701	594	$	731	1									
14 2030	JANET HEARNE	3.57			320	2000	325		$	731	1									
14 2091	KATHY HENSLEY	1,169.69			801	113000	901	7	$	731	1									
14 2113	DEAN HILDEBRAND	75.00			707	240000	718	3	$	731	0									
14 4005	DON HUDSON	425.45			730	4333	730	43	$	731	0									
14 4016	GENE HUDSON	3,989.83			728	562500	731	399	$	731	0									
14 4027	KYLE HUDSON	1,636.83			722	45000	722	164	$	731	0									
14 4038	TY JOCOY	55,684.44			731	450342	802	5568	$	731	0									
14 4049	JIM JONES	115.04			701	240000	714	12	$	731	0									
14 4071	BARBARA LAIR	201.26			1115	4000000	1220	20	$	731	0									
14 4092	BONNIE LAIR	2,373.39			701	240000	722	239	$	731	0									
14 4093	ORBIE LAIR	1,705.91			802	50000	802	121	$	731	1									
14 4192	SUSAN LYND	1,953.11			724	971035	730	195	$	731	0				9.90	98				
14 4203	DON MASSEY	54.77			730	30000	730	5	$	731	0									
14 4214	JACK NICHOLS	16,196.63	S		804	182699	801	1600	$	731	0				11,429.99	20	1.50	98	241.50	98
14 4225	LYNN OLDHAM	102,489.03			401	37500	801	0189	$	731	1		EP		90.30	98				
14 4247	JANEY PATE	45.53			710	3491	710	3	$	731	1									

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WD TODAY	# ACCTS PURGED	# ACCTS WD TEST	# ACCTS DD TODAY	# STMTS P. SHEET	ACCUM BEGINNING BALANCE	TEST ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS LT & SP

	# CARDS PUNCHED	DIFF. TEST ACC END BAL FOR REC DEV BAL	# CR NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT CR READ	DIFF C.C. # CR READ	DEBIT CONTROL AMOUNT	DIFF DR CONTROL AMT DR READ	DIFF D.C. # DR READ	AMOUNT B C POSTED

STATUS CODES: C = ZERO BALANCE P = PURGED S = SPECIAL INSTRUCTIONS N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 2 = HOLD 3 = OVERDRAFT

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Number	Instructional Ideas
1408.02.02	Have students pick up Change of Address cards from a local bank/finance institutions, or the instructor can request a sufficient number him/herself. (Since different branches can vary, however, having students bring in a variety of forms will help underscore the differences which exist among institutions). Demonstrate to students the way to properly complete the form, taking this opportunity to stress customer relations once again. Let students practice themselves or role play for the entire class.
1408.02.03	Obtain enough copies for the entire class of Bank of America's How to Balance Your Checkbook. This four-page pamphlet teaches bank reconciliation. Also consult the materials in BEDDS ID # 302.50.
1408.02.04	Obtain change of address forms and blank checks from a local bank/finance institution. Use the sample computer printout sheet on page 104 for a customer name and supply students with a fictitious current address and a new address. Have each student assume both the customer's and the teller's roles. Have them complete the top portion of change of address form using information from page 104. Then have them complete the form as if they were working in customer service, using the computer printout sheet provided to determine the amount of balance. Have students complete the check assuming the roles of customer and teller.
1408.02.05	The information contained in Bank of America handouts may be useful in teaching/learning how to close accounts. Consult BEDDS, ID # 302.50, for instructional information.
1408.02.06	Using change of signature forms and signature cards provided by local banks/finance institutions, have students make the change of signatures using the following information. Have them assume the role(s) of one of the person(s) needed to sign the form for authorization and then have someone else sign for the other party. (In reality, forms would be typed.) A. Miguel Santos just came into the bank and would like to have his grandson's name added to his signature card. Miguel has an individual account (10-0533) and would like for it to remain that way. He would just like Armando Real to be able to write some of his checks for him. B. Jeff Lee and George Gong-Guy have had a joint account for business purposes. However, George is getting ready to move. So, they decided it would be best if Jeff took over the account and made it an individual account. Their account number is 10-2238. Since George is not moving till the end of June, they decided to wait and have the change become effective on June 16.
1408.02.07	The information contained in BEDDS, ID # 302.50, may be helpful for teaching/learning negotiable instruments. Samples of each instrument should be available for demonstration and discussion (e.g., Traveler's Cheques, Money Orders, etc.).

Number	Instructional Ideas
1408.02.08	Students will usually refer customers who want foreign currency to their supervisors. Nevertheless, this can be an interesting demonstration and discussion for students. Try teaching the same currency exchange twice, approximately six months apart, if possible, to illustrate to students the fluidity of the world's money market.
1408.03.01	Pretest Directions: Match the terms associated with customer service on the right to the correct definitions. Place the appropriate numbers in the blanks provided. Terms and definitions are continued on the following pages.

_____ a. Person or company whose name is written or stamped on back of check.
_____ b. Bookkeeping department.
_____ c. Signature or stamp that transfers ownership of a check.
_____ d. Rectangular transparency approximately 4" x 6", containing rows of reduced page images of reports, catalogs, rate books, and other related account information.
_____ e. Bank on which a check is written.
_____ f. Indicates that depositor's balance is smaller than the amount of a check presented for payment.
_____ g. Depositor.
_____ h. Files in which all paid and cancelled checks are stored until they are sent to the depositor with the statement.
_____ i. Recording transactions to individual ledger accounts and subsidiary records.
_____ j. Statement of a customer's account issued periodically, usually monthly; shows the balance at the beginning of the period, all deposits made and all checks paid during the period, and the balance at the end of the period.

1. Demand deposit accounting (DDA)
2. Endorser
3. Post
4. Check files
5. Drawer
6. Microfiche
7. Drawee
8. Insufficient funds
9. Endorsement
10. Bank statement

Number

Instructional Ideas

____ k. Department responsible for maximum customer satisfaction in regard to customer inquiries concerning account balances, statements, check orders, address changes, stop payment orders, and public relations in general.

____ l. Abbreviation indicating insufficient funds.

____ m. Placed in the depositor's check file to show there is either a hold or stop payment order against a particular check.

____ n. Roll of film used in a machine to take pictures of checks, statements, and any other record a bank wishes to photograph.

____ o. Account which has little or no activity; balance may be stationary, neither deposits nor withdrawals having been posted to the account for a period of time.

____ p. Item returned unpaid by a drawee or payor bank

____ q. Order issued by a depositor instructing the bank to refuse payment of a specific check drawn by the depositor.

____ r. Restriction that freezes the entire balance or a specific part of an account or in some other manner restricts payments from the account

____ s. Recipient of a check.

____ t. Portion of a depositor's balance which has not yet been collected by the depository bank.

____ u. Deposit made after statement was issued.

____ v. Process of accounting for the difference in depositor's check register and bank statement, identifying each outstanding item, which, if posted, would bring the two records into agreement.

11. Caution
12. Not sufficient funds (NSF)
13. Hold
14. Payee
15. Uncollected funds
16. Return item
17. Customer service
18. Microfilm
19. Stop payment order
20. Deposit in transit
21. Inactive account
22. Reconcile

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Number

Instructional Ideas

_____ w. Amount by which the total sum of checks paid against an account exceeds the applicable balance on deposit in the account.

_____ x. Net amount of total debits and total credits posted to a given account.

_____ y. Numeric identification given to an account within a given institution or business.

_____ z. Fee which is charged by a bank against a depositor for services rendered.

_____ aa. Bank to which the item is paid.

23. Account number

24. Balance of account

25. Service charge

26. Overdraft

27. Payor bank

1. a. 2
   b. 1
   c. 9
   d. 6
   e. 7
   f. 8
   g. 5
   h. 4
   i. 3
   j. 10
   k. 17
   l. 12
   m. 11
   n. 18
   o. 21
   p. 16
   q. 19
   r. 13
   s. 14
   t. 15
   u. 20
   v. 22
   w. 26
   x. 24
   y. 23
   z. 25
   aa. 27

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Number Instructional Ideas

1408.04.01 Posttest Directions:

1. Arrange in order the following procedures for giving out account balances in person and by phone. Place a "1" in front of the first step, a "2" in front of the second, and so on.

IN PERSON

_____ a. Have customer sign balance request form.
_____ b. Take request form to check file and check the signature on form with signature card.
_____ c. Go to microfiche viewer if signatures match.
_____ d. Write current balance in the space provided on the request form.
_____ e. Have customer write account number above signature.
_____ f. Go back to the customer if signatures do not match and ask for some other identification, explaining that the two signatures do not match.
_____ g. Tear request form apart along dotted lines.
_____ h. Place remainder of request form in customer service file.
_____ i. Locate account number and look under Current Balance column for balance.
_____ j. Give customer stub with balance.

BY PHONE

_____ a. If information given by customer matches that on the microfiche, give customer amount of current balance, located under Current Balance column.
_____ b. Ask customer for the date and amount of last deposit.
_____ c. Obtain customer's account number.
_____ d. Check the microfiche columns for amount of last deposit and date of last deposit to verify what the customer has told you.
_____ e. If information given by customer does not match that on the microfiche, explain to the customer that the information does not agree with what is shown on the records; then have the customer check his/her records again; if information is still incorrect, suggest that the customer come to the bank and look at her/his check file.
_____ f. Go to microfiche viewer and locate account number.

2. Arrange in order the following procedures for making address changes in person and by phone. Place a "1" in front of the first step, a "2" in front of the second, and so on.

Number | Instructional Ideas

_____ a. Mark all accounts carried by customer and the account numbers.
_____ b. Have customer fill in top portion of change of address form.
_____ c. Route form to CRT operator.
_____ d. Put down the date the change of address was made.
_____ e. Initial form to show who took down the information.

BY PHONE

_____ a. Ask customer for all accounts and numbers carried with bank.
_____ b. Find out the old address.
_____ c. Route form to CRT operator.
_____ d. Ask customer for name as it is carried on the account.
_____ e. Date form as to date phone request was made.
_____ f. Initial form to show who took down the information.
_____ g. Ask for the new address.
_____ h. Put down the date the change of address was made.
_____ i. Write "per phone request" in space provided for signature.

3. Arrange in order the steps necessary for preparing a bank reconciliation statement. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____ a. Compare the cancelled checks with the bank statement to make sure the checks recorded on the statement have been returned by the bank.
_____ b. Arrange the cancelled checks in order by check number.
_____ c. Compare cancelled checks with check register.
_____ d. Place a check mark by each amount for which there is a cancelled check.
_____ e. Prepare bank reconciliation statement.

4. Arrange in order the following procedure for reconciling bank statements with a deposit in transit and outstanding checks. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____ a. Draw double rule below adjusted bank balance to show computation is complete.
_____ b. Subtract bank service charge from checkbook balance to get adjusted checkbook balance.
_____ c. List deposit in transit.
_____ d. Write total of ending balance and deposit below single line.
_____ e. Complete heading.
_____ f. Draw double rule below adjusted checkbook balance to show that computation is complete.

Number Instructional Ideas

_____ g. Draw single line below amount of deposit in transit.
_____ h. Check to see if adjusted bank balance and adjusted checkbook balance are the same.
_____ i. List checkbook balance shown on check register.
_____ j. Subtract total of outstanding checks from total to get adjusted bank balance.
_____ k. Write ending balance shown on bank statement.
_____ l. List outstanding checks.

5. Select from the list below steps that could be followed to locate error(s) in reconciling a bank statement. Place an "X" in the appropriate blanks.
_____ a. Check bank reconciliation statement to see that amounts were transferred accurately.
_____ b. Check the arithmetic on the reconciliation statement.
_____ c. Compare the cancelled checks with the check register to make sure that the amount of each check was the same as the amount in the check register.
_____ d. Check the addition and subtraction in the check register or check stub.
_____ e. Check to see that there were no outstanding checks from the last check stub.
_____ f. Compare the cancelled checks with the bank statement.
_____ g. Check the arithmetic on the bank statement.

6. Discuss in a short paragraph the procedure for adding or deleting a signature on a signature card.

_____
_____
_____

7. Select from the list below public relations skills to use when working with customers. Place an "X" in the appropriate blanks.
_____ a. Keep voice low so that other customers cannot hear the details of the business.
_____ b. Avoid talking about customer's account to anyone but that customer.
_____ c. Treat the customer as if he/she were incompetent or attempting fraud.
_____ d. Remember to smile.
_____ e. Make lunch plans with co-workers who stops by to visit.
_____ f. Acknowledge customer's presence immediately.
_____ g. Remember that your attitude, tone of voice, and words affect each customer.
_____ h. Start processing night depository bags while a customer is at your window.

Number

Instructional Ideas

8. Select from the list below ways to handle difficult customers. Place an "X" in the appropriate blanks.
_____ a. Let the customer know you are getting irritated.
_____ b. Apologize briefly if complaint is valid.
_____ c. Listen carefully and respond courteously but refuse to get caught up in the problem.
_____ d. Conduct the transaction as quickly as possible but don't take shortcuts.
_____ e. Take the customer's side and be sympathetic.
_____ f. Remain calm.

9. Select from the following list telephone courtesies to use when talking with customers. Place an "X" in the appropriate blanks.
_____ a. Speak clearly and distinctly.
_____ b. Transfer a call immediately without asking any questions.
_____ c. Leave a message in shorthand for co-worker.
_____ d. Let the phone ring at least five times before answering.
_____ e. Give customer option of returning call if it would be more convenient for customer.
_____ f. Don't worry about getting information for caller if you don't have the information immediately at hand.
_____ g. Identify yourself and department by name.
_____ h. Offer to return customer's call if you need time to collect information.
_____ i. Always get the caller's name, date, and time of call.

Answers:

1. IN PERSON
a. 1; b. 3; c. 5; d. 7; e. 2; f. 4; g. 8; h. 10; i. 6; j. 9

BY PHONE
a. 5; b. 3; c. 1; d. 4; e. 6; f. 2

2. IN PERSON
a. 2; b. 1; c. 5; d. 3; e. 4

BY PHONE
a. 6; b. 3; c. 9; d. 1; e. 5; f. 8; g. 2; h. 7; i. 4

Number	Instructional Ideas

3. a. 1; b. 2; c. 3; d. 4; e. 5

4. a. 8; b. 10; c. 3; d. 5; e. 1; f. 12; g. 4;

5. a, b, c, d, e, f, g

6. Discussion should include:
   a. Get account name.
   b. Mark if name is being added or deleted.
   c. Write name being added or deleted in appropriate space.
   d. Obtain signatures of all person on original signature card as authorization for change.
   e. Mark date change was made.
   f. Have customer(s) sign new signature card.
   g. Place new signature card in front of the old one in check files.
   h. File signature change form in customer service file.
7. a, b, d, f, g
8. b, c, d, f
9. a, e, g, h, i

1408.05.01 A. Financial Terminology. Dayton, Ohio: The National Cash Register Company, 1973.

B. Demand Deposit Account: A Programmed Training Unit. Washington, D.C.: American Bankers Associaton, 1975.

C. Weaver, David et al. Elements of Financial Records. Accounting 10/12 Series, part 1, 3rd ed. New York: Gregg Division/McGraw Hill Book Company, 1977.

1408.05.02 Complete U.S. Bond packets and speakers with film and slides are available from: Department of the Treasury; U.S. Savings Bonds Division; 2500 Wilshire Boulevard, Suite 640; Los Angeles, CA 90057.

Number	Condition	Performance	Standard
1409.01.01	Given an NCR or Burroughs proofing system,	the student will be able to: A. Identify the parts of the proof system and B. Match the parts of the proof system to the purposes/functions	with 100% accuracy.
1409.01.02	Given a set of transactions and an NCR or Burroughs proofing machine,	the student will be able to prove each transaction, choosing the appropriate selector key for each processing technique according to the nature of each item	at the rate of 600 items per hour after three months and 1,000 - 1,400 items per hour at the end of six months.
1409.01.03	Given a set of transactions and an NCR or Burroughs proofing machine,	the student will be able to A. Change the pocket lister tape B. Load the fanfold paper C. Change the ink roll D. Load the encoder ribbon	so that the machine continues to function properly.
1409.01.04	Given deposits needing adjustments,	the student will correct the deposits, make the adjustments, and notify customers	with 100% accuracy.
1409.01.05	Given unqualified items,	the student will be able to repair unqualified items	with 100% accuracy.
1409.01.06	Given exception items,	students will encode such items	with 100% accuracy.
1409.01.07	Given items to be sent from one bank to another,	the student will prepare cash letters	according to established procedures.
1409.01.08	Given a set of transactions for processing,	the student will balance at the end of the day and prepare a recap	with 100% accuracy to meet the courier's deadline.

Number	Instructional Ideas

1409.02.01 A variety of instructional strategies are possible for teaching/learning the proof machine. If the instructor has access to a machine in the classroom, demonstration can accompany discussion. Otherwise, enlarged diagrams, overhead projections, or individual handouts can serve the purpose for discussion. Demonstration might be possible with a special visit to a local financial institution. The following information might be helpful to the instructor and promote class discussions:

A. The characteristics of the proof machine are:
   1. Proves accuracy of each transaction.
   2. MICR-encodes each document.
   3. Distributes all items to proper receiving pocket and audit control total.
   4. Applies bank endorsement (most do, although some do not).
   5. Prepares a master journal.
   6. Accumulates and MICR-encodes float analysis.
   7. Retains proof error for subsequent correction.
   8. Expedites increasing volumes of bank items to their final destination.

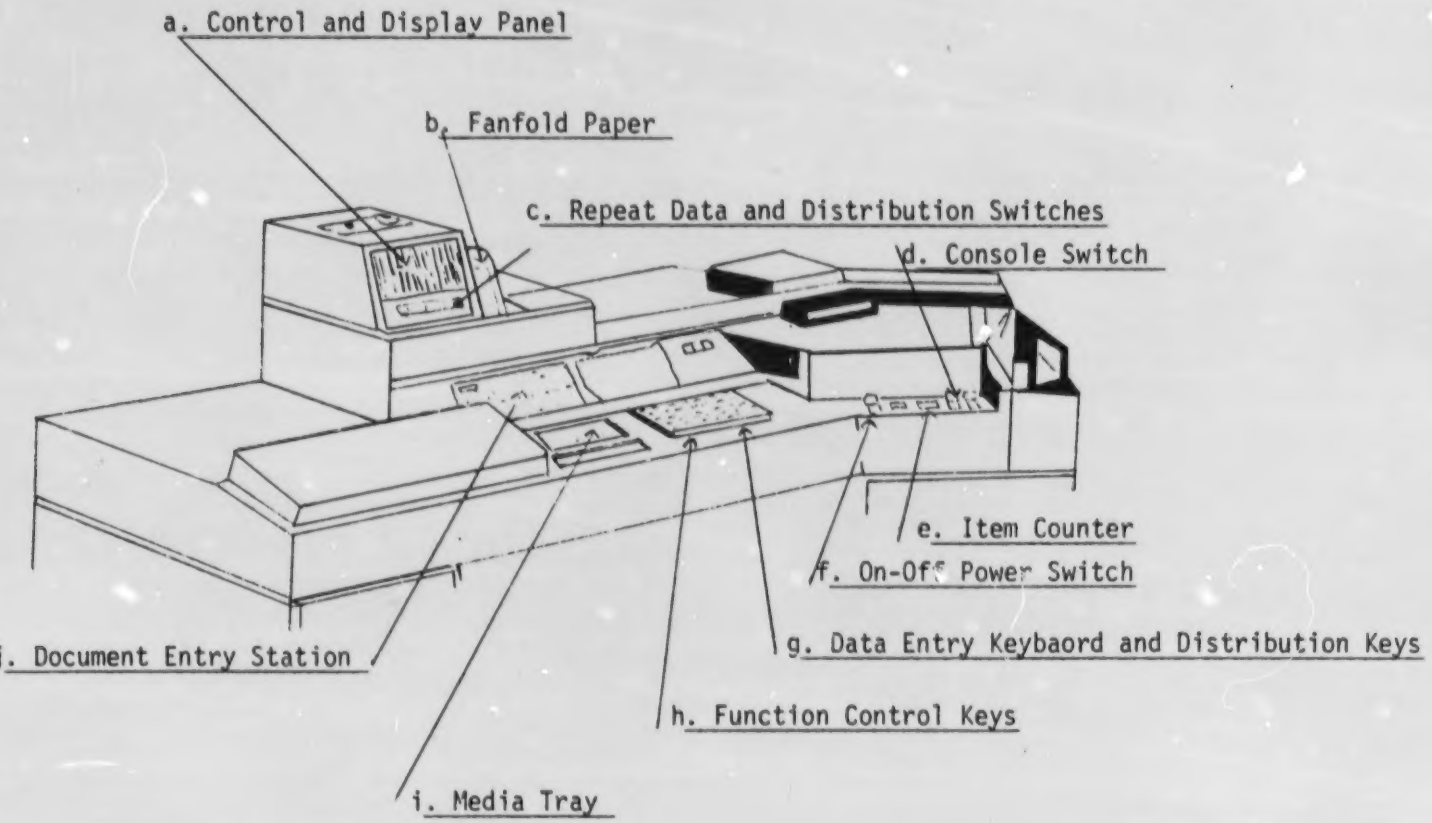
B. The parts of one type of proof system are shown on the next page. BEDDS, ID # 302.51, contains a wealth of information and additional test materials for this skill.

1409.02.02 The instructor will no doubt want to demonstrate how a proof system operates. If there is no machine in the classroom, optional strategies might include videotapying a proof operation for use in class or visiting a local financial institution to observe the proof operator in action. A large part of the proof operator's job involves properly sorting items. BEDDS, ID # 302.52, contains exercises on sorting.

1409.02.03 Four diagrams are provided in BEDDS, ID # 302.51, covering a proof machine's major maintenance items. Procedures for each are also included. These can be helpful both during demonstrations and as reference materials.

Number

Instructional Ideas


a. Control and Display Panel
b. Fanfold Paper
c. Repeat Data and Distribution Switches
d. Console Switch
e. Item Counter
f. On-Off Power Switch
g. Data Entry Keybaord and Distribution Keys
h. Function Control Keys
i. Media Tray
j. Document Entry Station

Number	Instructional Ideas
1409.02.04	One strategy for teaching/learning this objective is to present students with different problem sets--in handout form, on slides, or by overhead projection. Each problem set would consist of six or eight checks made out to the same customer by various parties and a deposit slip. At least one check in each set would contain an error. Obtain Notice of Error forms from a local bank/finance company, or duplicate the forms on this page, and have each student practice with at least one credit error and one debit error.

WELLS FARGO BANK, N. A.

ACCOUNT NUMBER | TRANS. | OFFICE | DATE

IN REFERENCE TO YOUR DEPOSIT DATED _____ IN AMOUNT OF $_____

WE HAVE TODAY CHARGED YOUR ACCOUNT FOR THE FOLLOWING REASON:

☐ INCORRECT TOTAL BROUGHT FORWARD.

☐ ERROR IN ADDITION. ☐ ERROR IN SUBTRACTION. CHECK LISTED AS $_____ IS $_____

☐ CHECKS LISTED, BUT NOT RECEIVED.

ABOVE CHECK DRAWN ON _____ DRAWN BY _____

DEBIT

SAMPLE

$

ORIGINATOR

AUTHORIZED SIGNATURE

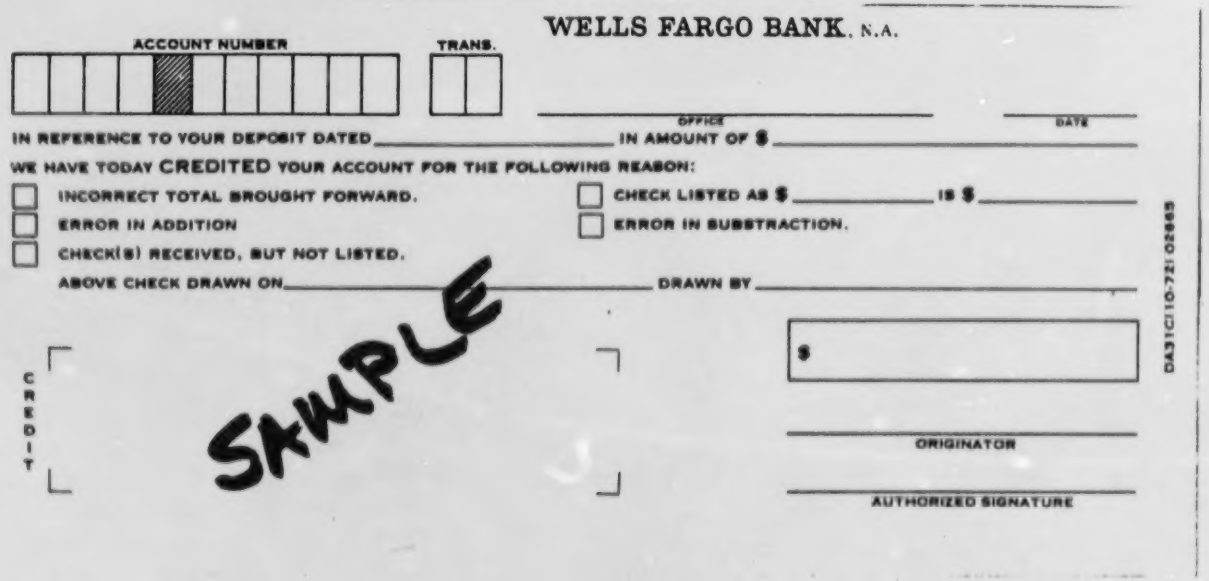
DA31D (6/73)-037

238

239

Number

Instructional Ideas



1409.02.05 Repairing unqualified items involves: a) providing an acceptable substitute for the original item; b) using a special envelope; or c) placing an encoding strip on the bottom of the item. This is best learned by demonstration in the classroom or a local financial institution or through A-V presentation. If students will not have an opportunity to repair an unqualified item at a work station, the instructor is advised to provide a classroom practice exercise to reinforce observation and discussion.

1409.02.06 Exception items include MICR rejects, return items, and adjustments. Again, use demonstration, followed by discussion, in the manner described above for unqualified items.

1409.02.07 Cash letters are available from local banks/finance companies. The instructor can obtain a copy for classroom demonstration/discussion. If multiple copies are available or if duplications can be made, students can practice completing a cash letter themselves.

1409.02.08 On the following pages are samples of recap sheets used in the proof operation. If it is possible to actually demonstrate proper completion in the classroom, this would be desirable. An alternative might consist of sending students to a local branch at closing time with samples of the forms, instructing them to fill theirs out as the proof operator completes his/her daily work. In addition, BEDDS, ID # 302.53, contains a section on balancing and crediting entitled "A Workbook for Proof Training."

DEMAND DEPOSIT RECAP

		OFFSET
GL Ending Balance (100-200)	(+) _____	99-200-100
Transfer In Debits	(-) _____	99-200-100
Transfer In Credits	(+) _____	99-200-100
Rejected Debits	(+) _____	DB-100-120
Rejected Credits	(-) _____	CR-100-120
Reserve Advances	(+) _____	DB-130-400
Reserve Automatic Payments	(-) _____	CR-130-400
Service Charges (Banclub)	(-) _____	CR-400-500
Previous Days Overdraft	(-) _____	CR-130-500
Current Days Overdraft	(+) _____	DB-130-500
Adjustments	(+) _____	
	(+) _____	
	(+) _____	
	(-) _____	
Adjustments	(-) _____	
	(-) _____	

SAMPLE

-119-

Total G.L. Demand	B- _____
Current Days Overdraft	(-) _____
Total Demand from Trial Balance	(-) _____
Difference Should Be -0-	_____

Prepared By _____

Approved By _____

Office # _____

Date _____

SAMPLE

53812

DEBITS

CASH FED LETTER + _____

POC 3 CHECKS ON US MACHINE 1 + _____

POC 3 CHECKS ON US MACHINE 2 + _____

UNQUALIFIED DEBITS - _____

ADJUSTMENTS LESS - _____

PLUS + _____

SUB TOTAL _____

LESS TRANSFER OUT DEBITS (01) - _____

LESS TRANSFER OUT DEBITS (02) - _____

DIFFERENCE SHOULD BE "0" _____

SAMPLE

CREDITS

POC 1 DEPOSITS ON US MACHINE 1 + _____

POC 1 DEPOSITS ON US MACHINE 2 + _____

UNQUALIFIED CREDITS - _____

ADJUSTMENTS LESS - _____

PLUS + _____

SUB TOTAL _____

LESS TRANSFER OUT CREDITS (01) - _____

LESS TRANSFER OUT CREDITS (02) - _____

DIFFERENCE SHOULD BE "0" _____

SAMPLE

-120-

213

VERIFIED BY _____

DATE _____

Number	Instructional Ideas

1407.03.01 Pretest Directions: Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

_____	a. All work going to proof department.	1. Proof
_____	b. Indicates number arrangement.	
_____	c. Deposits and cash-in tickets.	2. Bank endorsement
_____	d. Checks and cash-out tickets.	
_____	e. Permits automatic handling of checks and other documents by electronically reading characters printed on documents in special magnetic ink.	3. Index
		4. Transit items
_____	f. Process for testing accuracy of previous operation; applied to the proof sheet; method by which a transaction is proved.	5. Media
_____	g. Cash items which are payable outside the town or city of the bank receiving them for credit to customer's accounts.	6. Deposit slip
		7. Debit
_____	h. Itemized list of cash and other funds which depositors present for credit to their accounts.	8. Credit
		9. Encoding
_____	i. Endorsement stamped on back of items passing through the bank.	
_____	j. Group of deposits or other items which are proved in one operation.	10. Magnetic ink character recognition (MICR)
_____	k. Helps control large volumes of checks passing through the proof department.	11. Batch
_____	l. Imprinting MICR characters on checks, deposits, and other documents.	12. Cut pockets
_____	m. Classified as source, input, and output.	13. Transactions

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Number

Instructional Ideas

____ n. Letter or form of deposit slip on which a bank lists and describes transit items forwarded to another bank.

____ o. Draft drawn on a bank by a depositor and payable on demand.

____ p. Any person, firm, corporation, or association that has placed money in a bank to be credited to their account.

____ q. Machine designed to prove all deposits and credits and to sort and distribute debits to individual sorting compartments.

____ r. Number which facilitates the handling and routing of transit items drawn on banks that remit at par throughout the United States.

____ s. System of bank numbers whereby each bank in the United States and territories is provided with a definite number of its own which constitutes a numerical name used only by that bank.

____ t. Items, commonly checks, which a bank accepts for immediate credit to depositors' accounts.

____ u. Department of a bank charged with the duties of sorting, distributing, and proving all transactions arising from the operations of the bank.

____ v. Flexible term broad enough to include any instrument payable in money.

____ w. Number which indicates a particular bank and its location under the ABA numerical system.

____ x. Amount of float in a specific depositor's account.

____ y. Function which proves that the sum of items is equal to total amount on customer's deposit slip

14. ABA numerical system
15. Check routing symbol
16. Proof machine
17. Depositor
18. Transit letter
19. Check
20. Proof department
21. Cash items
22. Item
23. Uncollected funds
24. Proof of deposit
25. ABA transit number

Number Instructional Ideas

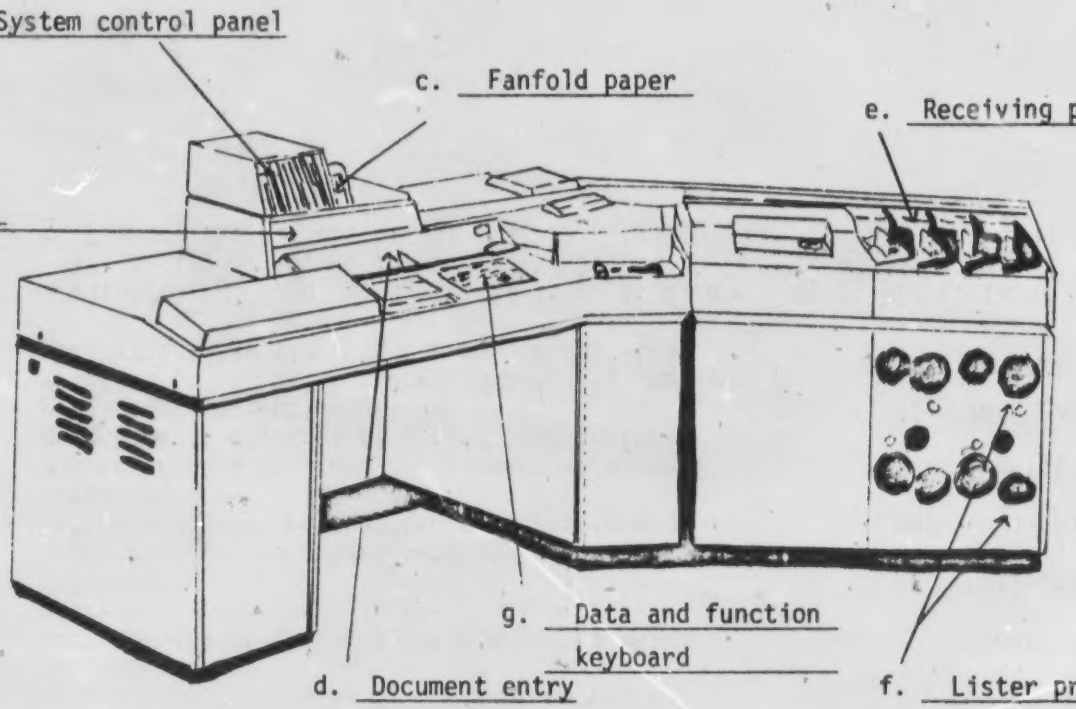
_____ z.	Term applied to checks by the bank on which they are drawn.	26. On-us checks
_____ aa.	That portion of a bank's total deposits which represents cash items in the process of collection.	27. Float
_____ bb.	Items received by a bank subject to collection before proceeds are credited to depositors' accounts.	28. Collection time
_____ cc.	Number of days required for receipt of payment or notice of dishonor of a cash item in the process of collection.	29. Collection items
_____ dd.	Printing on the blank checks supplied by the bank.	30. Imprinting
_____ ee.	Code that tells the computer how to pay items.	31. Tran Code

Answers: a. 13; b. 3; c. 8; d. 7; e. 10; f. 1; g. 4; h. 6; i. 2; j. 11; k. 12; l. 9; m. 5; n. 18; o. 19; p. 17; q. 16; r. 15; s. 14; t. 21; u. 20; v. 22; w. 25; x. 23; y. 24; z. 26; aa. 27; bb. 29; cc. 28; dd. 30; ee. 31

Number	Instructional Ideas

1409.04.01 Posttest Directions: There are three sets of posttest questions regarding the proof machine. Read each question carefully and complete the identifications or matchings.

1. Write the correct names of each component in the space provided.



Number

Instructional Ideas

2. Match parts of the NCR 775 proof system on the right to their purposes/functions by placing the appropriate numbers in the blanks provided. NOTE: There are more definitions than parts.

_____	a. Displays operating status of system through series of messages; houses less frequently used control keys.	1. Media tray
_____	b. Turns power off to pockets rather than completely cutting power to machine.	2. Document entry station and transport
_____	c. Prints amount on item automatically.	3. Fanfold paper
_____	d. Buffered 10-key numeric cluster with single and double zeroes; provides a 12 digit amount field.	4. On-off power switch
_____	e. Holds work to be processed.	5. On-off console switch
_____	f. Manually operated switch for turning the main power supply on or off.	6. Repeat distribution switch
_____	g. Provides grand total of all items processed.	7. Repeat data switch
_____	h. Records a complete, chronological, printed record of every item; shows comparison of a depositor's listing on a deposit slip to the machine-recorded entries made by operator; shows float count.	8. Item counter
_____	i. Controls item amounts distributed to designated pocket; controls sorting to related pocket; controls printing of amount on both the fanfold paper and detail pocket-lister tape.	9. Distribution key
_____	j. Sends items automatically to specific sort pocket.	10. Data entry
_____	k. Automatically positions item to receive MICR imprinting of item's amount.	11. Control and display panel

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Number

Instructional Ideas

3. Match control and display panel keys on the right to their purposes/functions by placing the appropriate numbers in the blanks provided. NOTE: There are more keys than purposes/functions.

____ a.	Puts unit in adding machine mode; does not affect current proof conditions.	1. ADD
____ b.	Light as corresponding function key is pressed to designate field in which indexed data has been stored; remain lighted until transaction is completed.	2. SERIAL NO., BANK NO., ACCT. NO., TRAN CODE
		3. NONENDOR
____ c.	Permits operator to override encoding or check-digit verification failures; clears processing errors; avoids being able to total a pocket when in error.	4. REPEAT DATA/DISTR
		5. LOAD PROG
____ d.	Lights for machine-detected processor malfunctions.	6. POCKT FULL
____ e.	Lights when 250 items have been sorted to pocket; remains on until items are removed from pocket.	7. KEYBD RDY
____ f.	Lights following error transfer to remind operator of error in current batch.	8. OVRD
____ g.	Lights if programming error is detected; lights if unit is not physically configured for program being loaded.	9. DOC REQ
		10. PROOF
____ h.	Flashes to inform operator that proof total is out of balance.	11. POCKT
____ i.	Lights when MICR encoding ribbon has run out; indicates MICR ribbon has broken.	12. ENTRY
____ j.	Inhibits printing of endorsement; inhibits printing of bank stamp, if included in unit.	13. STORD
____ k.	Lights when unit is ready to accept data input from keyboard.	14. ENCOD
____ l.	Lights to inform operator of machine-detected encoding error; inhibits processing until condition is cleared by pressing OVRD to pocket item.	15. RIBBON
		16. PROC

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Number Instructional Ideas

____ m. Flashes when document is sorted to wrong pocket on multipocket units; flashes when document fails to enter any pocket.

____ n. Permits operator to repeat encoding for successive items; permits operator to repeat distribution number for successive items.

____ o. Lights to inform operator that document must be inserted in transport to continue processing.

____ p. Flashes to inform operator of simultaneous data key combinations, keyboard buffer overflow, illegal characters in field, invalid distribution number entry, or check-digit verification failure; lights during program-write operation if write error is detected.

Answers: 1. a. Transport; b. System control panel; c. Fanfold paper; d. Document entry station; e. Receiving pockets; f. Lister printers; g. Data and function keyboard

2. a. 11; b. 5; c. 7; d. 10; e. 1; f. 4; g. 8; h. 3; i. 9; j. 6; k. 2

3. a. 1; b. 2; c. 8; d. 16; e. 6; f. 13; g. 5; h. 10; i. 15; j. 3; k. 7; l. 14; m. 11; n. 4; o. 9; p. 12

1409.05.01 The following materials are available from: Bank Administration Institute; 303 South Northwest Highway; Park Ridge, Illinois 60068; 213/693-7300.

THE IMPACT OF EXCEPTION ITEMS ON THE CHECK COLLECTION SYSTEM (1974)

RECOMMENDATIONS FOR EXCEPTION ITEM REDUCTION (1975)

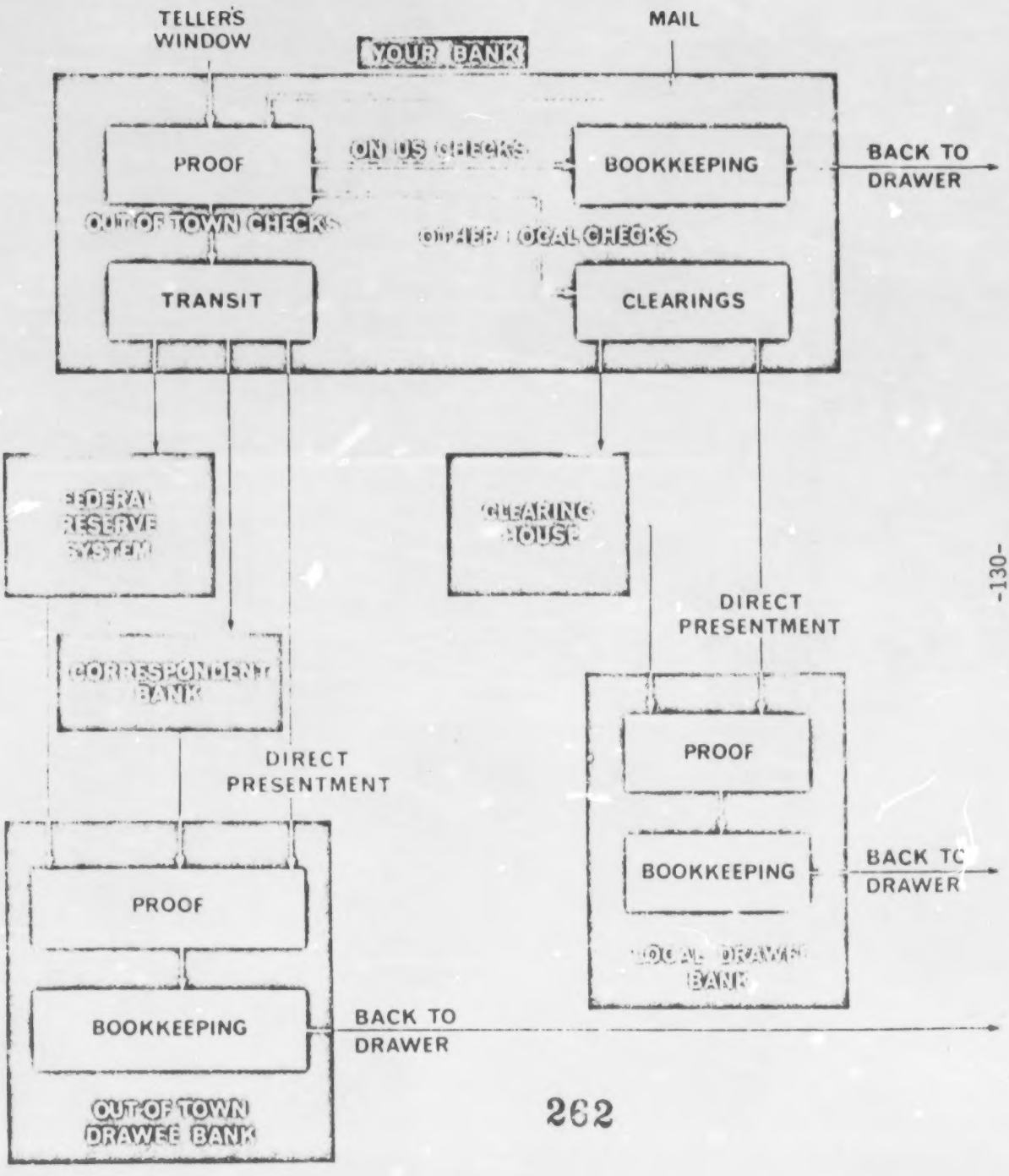
EXCEPTION ITEM RECOMMENDATIONS (1978)

1409.05.02 Using the order blank in Appendix A, request BEDDS, ID # 302.54. This instructional module has detailed information, including diagrams, on the proof operation and on proof machines. This instructional module also includes many additional testing items.

Number	Condition	Performance	Standard
1410.01.01	Given items returned by the computer center for non-acceptance,	the student will complete the review process	to the supervisor's satisfaction.
1410.01.02	Given returned items which have been reviewed,	the student will take correct action on each item and charge accounts accordingly	with 100% accuracy.
1410.01.03	Given county and city warrants and similar items,	the student will process "city cash"	with 100% accuracy.
1410.01.04	Given overdrawn accounts,	the student will observe book-keeping procedures related to overdrafts, stop payments, referrals, and freezes	to the supervisor's satisfaction.
1410.01.05	Given customers with either routine or complex questions covering their accounts,	the student will assist each customer to resolve the particular issue	to the supervisor's satisfaction.

Number	Instructional Ideas
1410.02.01	Each financial institution takes at face value the total amount appearing on items presented to it by other financial institutions and grants immediate, provisional credit. In the normal course of events, however, some items cannot be paid by the drawee for one reason or another. Some may be "missorts" (items drawn on institutions other than the receiving institutions), while others may be dishonored for such reasons as insufficient funds, payment stopped, etc. In addition to determining the reason for non-acceptance, including availability of funds, the review process also consists of pulling the signature card that corresponds with the rejected item and taking all relevant documents and the check to the designated officer to have them reviewed to determine if the item will be paid. The diagram on the following page illustrates the various routes items may take on their way to payment. If the instructor has already presented the modules related to teller training, students will have been exposed to and had practice with validity tests, holds, stop payments, and the like. If these modules have not been presented, the instructor can review Module 1404 for instructional ideas apropos this objective.
1410.02.02	The student will either make necessary corrections to the item and resubmit it to the computer center with a Return Items Form or return the item to the customer. The final step involves charging correct customer accounts daily for this service. One possible instructional strategy is to provide each student with a list of the various steps involved in the return items process and have each visit a bank to observe the Return Items Clerk or Bookkeeper at work. An optional strategy is to prepare a slide presentation or a video presentation of a Clerk's or Bookkeeper's routine for return items.
1410.02.03	"City Cash" refers to special government warrants and other specially arranged items. They are cashed just like ordinary items for presentation. The instructor can provide samples of "City Cash" for students to see and discuss so that it is not an unfamiliar item if they encounter it at their work station.
1410.02.04	Many financial institutions have found it impractical to have current hard-copy lists of holds, etc. for each teller. Where this is the case, such information is reported directly to the Bookkeeper, who in turn relays the information to tellers as it seems necessary. In this case, appropriate responses to holds and the like become the responsibility of the Bookkeeper who issues overdraft notices to customers and delays processing checks until there are sufficient funds. A sample overdraft notice can be obtained from a local bank/finance institution. The instructor can demonstrate Bookkeeper control to students while explaining the process. Alternatively, the instructor can invite a Bookkeeper or Return Items Clerk to speak to the class on this important function.

The Bank Collection System



Number	Instructional Ideas

1410.02.05 Most customer inquiries will involve reconciliations or simple questions related to individual accounts. In some cases, the student will have to resolve complex customer bookkeeping problems after some research. In either case, Module 1402 should be reviewed for instructional strategies related to customer relations. Module 1408 is also applicable in that it explores in some detail strategies related to reconciliation. With complex customer problems, students may have to research computer printouts, microfilm, and/or microfiche in order to assist the customer. Exercises in Module 1412 (specifically 1412.01.03) are suggested to build competency in this area.

1410.03.01 Pretest Directions: Match types of checks on the right to the correct descriptions. Place the appropriate numbers in the blanks provided.

____ a.	Check which is dated for a future date; cannot be paid by a bank before the date shown; if good, the check will be paid if presented on or after the date shown on it.	1. On-us check
____ b.	Check by the bank on which it is drawn.	2. Altered check
____ c.	Check on which the date, payee, or amount has been changed or erased.	3. Postdated check
____ d.	Check drawn by depositor that has not yet reached the bank for payment.	4. Traveler's cheques
____ e.	Signed, written order addressed by one person, the drawer, to another person, the drawee directing the latter to pay a specified sum of money to the order of a third person, the payee.	5. Certified check
____ f.	Check that the depositor has written the date that has been paid out of the account by the bank.	6. Cashier's check
____ g.	Check drawn by a bank on itself and signed by authorized personnel.	7. Draft
____ h.	Bank's check drawn on its own account in another bank.	8. Stale check
____ i.	Form of check especially designed for travelers; for identification purposes, the check is signed by the purchaser in the presence of the issuing agent and again in the presence of the party requested to cash it.	9. Cancelled check
		10. Outstanding check
		11. Bank draft

Number

Instructional Ideas

_____ j. Check that has been held for payment for a long period of time after it was issued; subject to individual policy, checks may be considered stale if presented more than 30 days, 90 days or 6 months after the indicated date of issue.

____ k. Customer's personal check that has been guaranteed by his/her bank to be good.

2. Arrange in order the following procdures for looking up lost or missing checks and deposits on microfilm. Place a "1" in front of the step, a "2" in front of the second, and so on.

CHECKS

_____ a. Thread viewer
_____ b. Ask for date check was issued
_____ c. Ask for name of payee
_____ d. Ask for amount of check
_____ e. Ask for account number
_____ f. Take film to viewer
_____ g. Find out the check number
_____ h. Locate film for date that check was paid
_____ i. Begin searching for check
_____ j. Go to film file

DEPOSITS

_____ a. Go to film file.
_____ b. Begin searching for deposit.
_____ c. Ask for date the deposit was made.
_____ d. Thread viewer.
_____ e. Ask for account number.
_____ f. Locate film for date deposit was made.
_____ g. Ask for amount of deposit.
_____ h. Take film to viewer.

Answers: 1. a. 3; b. 1; c. 2; d. 10; e. 7; f. 9; g. 6; h. 11; i. 4; j. 8; k. 5.

2. CHECKS: a. 9; b. 3; c. 4; d. 5; e. 1; f. 8; g. 2; h. 7; i. 10; j. 6
DEPOSITS: a. 4; b. 8; c. 2; d. 7; e. 1; f. 5; g. 3; h. 6.

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Number Instructional Ideas

1410.04.01 Posttest Directions: Match information found on microfiche on the right to the correct descriptions.

_____ a.	Month and day of last deposit posted.	1. Hold amount
_____ b.	Numerical list of customer account numbers.	2. Date of last deposit
_____ c.	Amount being held on the account balance.	3. Charges
_____ d.	Status of account.	4. Stat
_____ e.	Code indicating which type of charge is applied to the account.	5. Insufficient funds (INS)
		6. Servicecharge (SC)
_____ f.	Amount of monthly service charge.	7. Account number
_____ g.	"W" in this field indicates there is a watch on the account, such as two signatures required or customer checks stolen or lost.	8. Watch
		9. Credit
		10. Debit
_____ h.	Deposits posted to the account that day.	11. Cycle
_____ i.	Asterisk (*) indicates a check is in but cannot be paid as the funds are insufficient.	12. Amount of last deposit
		13. Hold
_____ j.	Month and year the account was opened.	14. Date open
_____ k.	Amount of last deposit posted.	15. Stop
_____ l.	Cycle code when statement is prepared for delivery to customer.	16. SPL
		17. Current balance
_____ m.	Month and day the last statement was made.	18. Previous balance
_____ n.	Indicates special mailing list.	19. Name
_____ o.	Three columns showing checks posted on the account for that day.	20. Last stat (last statement)
_____ p.	"H" indicates a hold on account balance.	
_____ q.	"S" appears in this column if there is a stop payment on the account.	

1410.05.01 A. Educational Methods. Teller Fundamentals. Chicago: Development Systems Corporation, 1977.

B. Keeton, Martha, and Carpenter, Bruce. Bank Teller: A Catalog of Performance Objectives, Criterion-Referenced Measures, and Performance Guides for Paying and Receiving Bank Teller. Tallahassee: State of Florida, Department of State, 1976.

Number	Condition	Performance	Standard
1411.01.01	Given results of the posting operation,	the student will settle the results with the control totals and general ledger control account	with 100% accuracy.
1411.01.02	Given items which have been posted,	the student will determine their validity, refusing to pay invalid items and checking stop-payment items to see if they have been paid,	with 100% accuracy.
1411.01.03	Given posted and validated items,	the student will process monthly statements	to the supervisor's satisfaction.
1411.01.04	Given inquiries regarding account information,	the student will respond according to bank policy	to the supervisor's satisfaction.
1411.01.05	Given customers with either routine or complex questions concerning their accounts,	the student will assist each customer to resolve the particular issue	to the supervisor's satisfaction.
1411.01.06	Given special information, such as stop-payment orders, holds, and freezes,	the student will relay information to other areas of the bank	to the supervisor's satisfaction.

Number | Instructional Ideas

GENERAL INFORMATION:

The primary function of bookkeeping is to maintain complete, accurate, and current records of the accounts of all demand depositors. Its most important and essential duty is to examine carefully all checks and other orders for the payment of funds to determine validity and eligibility for payment. While bookkeeping examines all checks during the posting process, checks paid in cash at a teller's window are the teller's full responsibility.

1411.02.01 Generally, control figures covering credits (deposit slips) and debits (checks and other items chargeable to depositors' accounts) are received from the proof department. This may not be the only source of posting entries delivered to the bookkeeping department, however. In some banks, miscellaneous items are regularly received directly from other departments, or they may be generated in the bookkeeping department itself. Examples of such entries are debits covering service charges, interest on loans, charges and fees for securities purchased, return items, and so forth. Miscellaneous credits result from paid collection items, proceeds of securities sold, or interest on time deposits. Whatever the source of posting entries, accurate settlements with proof department controls or interdepartmental settlement sheets must be a constant objective. The instructor can utilize several strategies for teaching this objective. These include:

A. Obtain proof controls and settlement sheets to show students the working materials.
B. Demonstrate settlement for the class.
C. Visit a local financial institution to observe the process.
D. Develop a short slide or video presentation on this process.

Review and/or introduce the following concepts to students: out clearings; kiting; dishonor; batch; and Federal Deposit Insurance Corporation (FDIC).

1411.02.02 Internally prepared debits and credits do not require extensive examination. It is sufficient that they have been prepared on regular bank forms and bear the initials of responsible personnel in the originating department. Items that do not meet these simple requirements should be investigated.

On the other hand, all checks and other forms of depositors' orders to pay, as well as normal deposit credits, are prepared externally by the depositor. These must be examined carefully. Ordinarily, deposit credits have already been scrutinized by a teller and have passed through the proof (of deposit) operation. Unless there is some obvious reason for investigation, the bookkeepers can accept externally originated credits as valid.

Number	Instructional Ideas

Externally prepared debits, however, present a different prolem. Such debit items generally consist of ordinary checks, although other types of financial instruments may be involved, such as non-negotiable transfer drafts, trade acceptances, or primissory notes made payable at the bank. In all cases, the bookkeeping department must be sure that any debit instrument that serves to reduce a depositor's balance is authorized and eligible in all respects for payment.

1411.02.03 In order to prepare statements at the end of the month or some designated period, it is necessary to create a tape record of all transactions posted to each account since the date of the last statement. The computer does this easily by simply merging each day's transactions (entry-run) tape with the previous day's accumulated transaction tape, assembling at the close of that day, and delivering the detailed activity to a high-speed printing device for inclusion on the statement. The careful preparation of customers' statements is an important duty. In many cases the statement is the only regular contact a customer has with the bank. The neatness and accuracy of the statement form a vivid picture of the bank's effectiveness in the customer's mind. The process by which bank statements are generated includes the following steps:

1) Pull check file that corresponds with bank statement.
2) Find number of deposits made during statement period as listed on statement.
3) Count number of deposit slips in file. (NOTE: Some banks do not send out deposit slips in payments.)
4) Find number of checks written during statement period as listed on statement.
5) Count number of checks in file.
6) Place deposit slips and checks on statement, if correct, fold, place in envelope, and mail.

One possible instructional strategy is to have students observe the preparation of statements in local branches before discussing or demonstrating the actual process to them. Instruct students to return ith a detailed list of all the steps necessary. Then have the total class reconstruct the process together, with the instructor supplying any missing details.

1411.02.04 Merchants or business people often inquire about the likelihood of payment of a check on presentation. Branch policies vary as to how the student should respond. One instructional strategy is to invite a guest speaker or several speakers to discuss this topic (as well as others) with the class. Another is to assign each student a different branch to research its particular policy and then compare results in class.

1411.02.05 See 1410.02.04 for applicable suggestions.

1411.02.06 Simple in-class discussion of this point should be sufficient to make students aware of how this skill module relays information. As students visit branches or engage in actual work experience, they may observe the information relay in operation.

Number	Instructional Ideas

1411.03.01 Pretest Directions: Match the terms associated with the bookkeeping department on the right to the correct definitions. Place the appropriate numbers in the blanks provided. Terms and defintions are continued on the following pages.

_____ a.	Checks drawn on accounts at other banks but deposited or cashed at your bank.	1. Cash items
_____ b.	Official check of the bank sold for a fee to persons who do not maintain checking accounts but who wish to send money by this medium.	2. Journal sheet
_____ c.	Draft or order drawn on a bank by a depositor, payable on demand to the person named.	3. Out clearings
_____ d.	List of out-of-town checks and other items forwarded to another bank for collection.	4. American Bankers Association (ABA)
_____ e.	Items, usually checks, which are accepted for credit to a depositor's account, subject to charge back to the customer's account if the items are not actually paid.	5. Demand deposit
_____ f.	Number of days required for receipt of advice of payment or dishonor of a cash item in the process of collection.	6. Forgery
_____ g.	National association of banking organized in 1875 to "promote the general welfare and usefulness of banks and financial institutions."	7. Collection time
_____ h.	Making or altering any document or instrument with the intent to defraud.	8. Check
_____ i.	Record on which transactions are entered in chronological sequence.	9. Money order
_____ j.	Funds in a checking account subject to withdrawal on demand.	10. Transit letter (cash letter)
_____ k.	Getting money in exchange for the check.	11. Kiting
_____ l.	Dishonest use of uncollected funds by a person who takes advantage of the time required by the bank to obtain payment of them.	12. Collecting a check
_____ m.	Account which has shown no activity for a long period of time.	13. Dishonor
_____ n.	Cash items which are payable outside the town or city of the bank receiving them for credit to customers' accounts and transmitted by mail or similar device to a payor bank.	14. Dormant account
		15. Collection items
		16. ABA transit number

Number	Instructional Ideas	
____ o.	Broad term that includes instruments payable in money.	17. Items
____ p.	Corporation established by federal authority providing insurance of demand and time deposits in participating banks up to a maximum of $100,000 for each depositor.	18. Batch
____ q.	Refusal of a drawee or maker to accept or to pay an item properly presented for acceptance or for payment as the case may be.	19. Federal Deposit Insurance Corporation (FDIC)
____ r.	Items which are received by a bank subject to collection before proceeds will be credited to depositors' accounts.	20. Clearing house
____ s.	Place where employees of commercial banks in the same locality meet each day at an agreed time to exchange checks, drafts, and similar items drawn on each other and to settle the resulting balances.	21. Transit items
____ t.	Group of deposits or a group of other items which are proved in one operation.	22. Ledger sheet
____ u.	Number which indicates a particular bank and its location under the ABA numerical system.	23. Incoming clearings
____ v.	Checks drawn on accounts from your bank which were taken to the clearing house by other banks.	24. ABA numberical system
____ w.	Sheet or card used for the recording of transactions on a given account.	25. Correspondent bank
____ x.	System of bank numbers whereby each bank in the United States and territories is provided with a definite number of its own which constitutes a numerical name for the bank.	26. Clearing House Association
____ y.	Educational section of the American Bankers Association.	27. Routing symbol
____ z.	Refers to the routing of a check, draft, or collection item in the process of payment.	28. Exchanges
____ aa.	Association of banks in the same locality for the purpose of maintaining a clearing house arrangement and possibly taking concerted action on matters of common interest.	29. Honor
____ bb.	Items drawn on banks in a local area presented for collection through a clearing house.	30. Clearing
		31. American Institute of Banking (AIB)

Number | Instructional Ideas

_____ bb. Items drawn on banks in a local area presented for collection through a clearing house.
_____ cc. Accept or pay an item when presented for acceptance or payment as the case may be.
_____ dd. Device to facilitate the handling and routing of transit items.
_____ ee. Bank that carries a deposit balance for another bank usually in a different city.

Answers: a. 3; b. 9; c. 8; d. 10; e. 1; f. 7; g. 4; h. 6; i. 2; j. 5; k. 12; l. 1; m. 14; n. 21; o. 17; p. 19; q. 13; r. 15; s. 20; t. 18; u. 16; v. 23; w. 22; x. 24; y. 31; z. 30; aa. 26; bb. 28; cc. 29; dd. 27; ee. 25

1411.04.01 Posttest Directions: 1. Arrange in order the collection system for other local checks by direct presentment and through a clearing house. Place a "1" in front of the first step, a "2" in front of the second, and so on.

DIRECT PRESENTMENT
_____ a. Proof (local drawee bank)
_____ b. Clearings (local bank)
_____ c. Bookkeeping (local drawee bank)
_____ d. Proof (local bank)
_____ e. Back to drawer

CLEARING HOUSE
_____ a. Proof (local bank)
_____ b. Back to drawer
_____ c. Clearing house
_____ d. Bookkeeping (local drawee bank)
_____ e. Clearings (local bank)
_____ f. Proof (local drawee bank)

2. Arrange in order the collection system for out-of-town checks by direct presentment, a correspondent bank, and a Federal Reserve bank. Place a "1" in front of the first step, a "2" in front of the second, and so on.

DIRECT PRESENTMENT
_____ a. Back to drawer
_____ b. Bookkeeping (out-of-town drawee bank)
_____ c. Proof (out-of-town bank)
_____ d. Transit (local bank)
_____ e. Proof (local bank)

CORRESPONDENT BANK
_____ a. Proof (local bank)
_____ b. Transit (local bank)
_____ c. Correspondent bank
_____ d. Proof (out-of-town drawee bank)
_____ e. Bookkeeping (out-of-town bank)
_____ f. Back to drawer

Number Instructional Ideas

FEDERAL RESERVE

_____ a. Transit (local bank)
_____ b. Proof (local bank)
_____ c. Federal Reserve bank
_____ d. Bookkeeping (out-of-town drawee bank)
_____ e. Proof (out-of-town drawee bank)
_____ f. Back to drawer

Answers: 1.

DIRECT PRESENTMENT	CLEARING HOUSE
a. 3	a. 1
b. 2	b. 6
c. 4	c. 3
d. 1	d. 5
e. 5	e. 2
	f. 4

2.

DIRECT PRESENTMENT	CORRESPONDENT BANK	FEDERAL RESERVE
a. 5	a. 1	a. 2
b. 4	b. 2	b. 1
c. 3	c. 3	c. 3
d. 2	d. 4	d. 5
e. 1	e. 5	e. 4
	f. 6	f. 6

1411.05.01 The Bank Administration Institute produces a number of resources related to payment service and systems and accounting. For a free catalogue, write: Bank Administration Institute; 303 South Northwest Highway; Park Ridge, Illinois 60068.

1411.05.02 Send for "The Story of Checks." This free booklet covers:
1. Parts of checks.
2. Transit system.
3. Encoding.
4. Federal Reserve districts.
5. Collection and clearing route.

Write: Federal Reserve Bank of New York; Public Information Department; 33 Liberty Street; NY, NY 10045.

Number	Condition	Performance	Standard
1412.01.01	Given deposit tickets, miscellaneous credits, checks, microfiche and computer reports,	the student will maintain a records file	which will stand up under internal and external audits and files maintained in an orderly manner so that others can locate items easily.
1412.01.02	Given inactive and dormant accounts,	the student will segregate the accounts and provide required maintenance	which will stand up under internal and external audits and files maintained in an orderly manner so that others can locate items easily.
1412.01.03	Given all on-us items paid and charged to depositors' accounts	the student will microfilm the accounts	which will stand up under internal and external audits and files maintained in an orderly manner so that others can locate items easily.
1412.01.04	Given all checks, drafts, notes, or money orders drawn or paid by the bank as drawee or paying agent,	the student will maintain a 5-year file	which will stand up under internal and external audits and files maintained in an orderly manner so that others can locate items easily.
1412.01.05	Given all records necessary to reconstruct a demand deposit account,	the student will maintain a 2-year file	which will stand up under internal and external audits and files maintained in an orderly manner so that others can locate items easily.

Number	Instructional Ideas

1412.02.01 The primary function of the bookkeeping department is to maintain complete, accurate, and current records of the accounts of all demand depositors. There are three records common to bank accounting: temporary records, semi-permanent records, and permanent records.

A. Temporary records are used in the day-to-day operations of a bank and relate to the balancing of transactions. Temporary records lose their value as the work flows through the bank and data are recorded on more permanent types of records.
B. Semi-permanent records are summaries of temporary records or originals or reproductions of source documents (i.e., deposit slips and checks). Banks are required by law to keep such records for at least five years, although individual bank policy may dictate longer retention for reference purposes.
C. Permanent records consist of ledgers, microfilming, fiche printouts, and journals. Even these records, with the exception of the general ledger, are not retained indefinitely, but are kept only as long as the bank's record retention policies and the legal requirements of the state dictate.

Teaching/learning record files is basically a discussion piece, unless students have on-the-job work experience where they can actually see a system in operation. It can also be helpful to have files in the classroom which students must use. In the course of daily or weekly use, comparisons can be drawn by the instructor between classroom files and bank/finance files. The classroom system is in no way as complex or its use so exacting. Nevertheless, there are enough similarities in the construction, use, and maintenance of files that there would be considerable transference of skills. (Although instructors may choose to teach this module, they should note the following: Most banks have such sophisticated computers that bookkeepers are now mainly computer clerks. Each bank has its own system.)

1412.02.02 The discussion in the preceding objective is equally applicable here. A dormant account is an account that has shown no activity, either by increase through deposits or decrease through withdrawals, over a period of time. In the case of savings accounts the crediting of interest in the depositor's passbook is considered activity. States have escheat laws limiting the period in which a bank can hold dormant accounts. The bank is required to publish the names of all dormant account depositors for a specified period of time, after which the funds are transferred to the state for disposition. Where accounts are classified as inactive or dormant; it is common practice to discontinue forwarding statements. In the interests of good customer relations, however, efforts will usually be made to contact the depositor, as there might be a possibility of persuading the customer to reactivate his/her account.

Number	Instructional Ideas

1412.02.03 In the normal course of business, banks generate tremendous amounts of paper records. Many of these require preservation, since it is often necessary to trace and produce evidence of past transactions. Records can also become a storage problem. Therefore, many banks microfilm their records, which permits destruction of some of the original data. The bank then retains relatively small rolls of film, can dispense with many storage cartons, and can free considerable floor space for more productive purposes.

Some banks microfilm all transit items; others, only certain items, such as those cashed at a teller's window. If the photographing unit is attached to another piece of equipment, the process becomes a by-product of another necessary operation.

The merits of photographing all items are still debated by operating specialists. For example, a bank processing 500,000 transit items a day may have occasion later to refer to only 50 photographs for identification and tracing purposes. Thus, 499,950 photographs serve no purpose--yet they do involve expense. On the other hand, a photograph of just one of the 50 trouble cases conceivably could save the bank as much or even more than the cost of photographing 500,000 items. Photographs can be duplicated in hard-copy form, and in many states are legally presentable for payment, with appropriate guarantees by the presenting bank, in lieu of a lost item.

One possible strategy for teaching/learning microfilm/fiche is to obtain computer printouts from a local branch. These can either be duplicated for each student or projected an an overhead screen for whole-class analysis and discussion. The instructor can ask the following questions (account numbers, names, etc. are provided here for ease of presenting the questions; the instructor will supply correct numbers and names from the printout actually being used):

1) Account number 11-6285 has been assigned to _____ ____.
2) The current balance for account number 73-4364 is _____.
3) Audrey Massey's account, number 22-2281, shows a current balance of _____.
4) The status of account 23-2313 is shown as _____.
5) The activity code (ACT) for Ron Canfield, account number 68-4765, reads _____.
6) _____ was the date of Henry Mello's last deposit, account number 35-6041.
7) Debra Pulliam, account number 11-2270, made a deposit of _____ on 2/01.
8) The date of the last transaction for account number 54-6055 was _____.
9) Sue Freitas, account number 74-0678, made a deposit of $400 on 2/02. Out of this amount, _____ is considered to be the collected balance.
10) Account number 73-4551 is set up on cycle _____ to receive the statement.

Number Instructional Ideas

11) Alberto Moreno's last statement, account number 47-6821, was sent out on _____.
12) Account number 39-3177 shows _____ for the service charge which could mean that Kiono Yamaichi _____ by the bank.
13) Account number 73-4562 shows _____ for the service charge which probably indicates a/an _____ account.
14) Adelle William's account number 23-8462, shows a hold for _____.
15) Account number 28-6477 shows _____ checks being posted on 2/04/8X for amounts of _____, _____, _____, _____, _____, _____, _____, and _____.

1412.02.04 Banks are required by law to keep for a period of five years, a record of all checks, drafts, notes, or money orders drawn on or paid by the bank as drawee or paying agent. Since debit items are invariably returned to the drawer or maker, it is customary to microfilm all on-us items paid and charged to depositors' accounts. See 1412.02.01 for appropriate strategies.

1412.02.05 Banks are also required by law to maintain for two years all records necessary to reconstruct a demand deposit account. Therefore, in addition to debit items, all credit items (deposit slips and credit memoranda) must be retained, either in original form or copies. It is the responsibility of the book-keeping department to be sure that it can, if requested, reconstruct any demand deposit account, including the ability to identify the source and disposition of all debit and credit items. See 1412.02.01 for strategies.

1412.03.01 Ask students to write a brief description of banking/finance record maintenance. From this the instructor will be able to determine the extent of student knowledge about this area. Instruction can respond accordingly. This approach has the added benefit of giving instructor the opportunity to analyze students' writing skills and suggest areas and ways of improvement if necessary.

1412.04.01 The posttest will repeat the procedure from 14121.03.01. Growth in student knowledge should be evident, as should attention to correct written expression. Acceptable criteria for performance will be to the instructor's satisfaction.

1412.04.02 If the student is actually working in a bank/finance company, then job performance will be the posttest and supervisor's satisfaction the criteria.

1412.05.01 The following is an excellent general resource, as well as a specific resource on bank/finance records: Principles of Bank Operations (Rev. Ed.) by Harold Wallgren. Published by the American Institute of Banking for the American Bankers Association, 1975.

Number	Condition	Performance	Standard
1413.01.01	Given a customer interested in renting a Safe Deposit Box,	the student will follow the established rental procedure	sufficient to withstand insurance claims and audit checks.
1413.01.02	Given responsibility for the Safe Deposit area,	the student will maintain key control	to the satisfaction of the instructor and/or supervisor.
1413.01.03	Given a customer desiring access to his/her Safe Deposit Box,	the student will observe proper procedures for customer identification and admittance	sufficient to withstand insurance claims and audit checks.
1413.01.04	Given Safe Deposit rentals where fees are due,	the student will initiate and observe proper procedures for the collection of rental fees or observe procedures for non-payment	sufficient to withstand insurance claims and audit checks.
1413.01.05	Given a customer who is surrendering his/her box for any reason,	the student will observe proper procedures	sufficient to withstand insurance claims and audit checks.

Number Instructional Ideas

GENERAL COMMENT:

Many banks consider Safe Deposit area the most liable spot in the bank. Barclays and Security Pacific give a test to their knowledgeable employees before they can work in this area. On the other hand, small banks often have entry-level employees working in this area. In either case, students should be aware of all information.

1413.02.01 Local banks/finance institutions are usually glad to loan safe deposit boxes for instructional purposes. With sample forms, it is possible to simulate safe deposit rental, following the steps outlined below.

Handling a safe-deposit transaction involves three important processes. The teller or safe deposit clerk must first determine what size box the customer needs and then prepare a rental contract. To determine what size the customer needs, the teller may describe the various sizes and show the customer several sizes. The rental fee depends on the size of the box. After the customer chooses a box size, the teller or safe deposit clerk completes a rental contract and asks the customer to sign it, as well as a signature card. If the customer wants another person (or other individuals) to have access to the safe-deposit box, the teller must obtain the signature of that person also. Samples of a bank's Safe Deposit Rental Agreement and the Rental Conditions are available from BEDDS, ID # 302.55. The next step is to collect the fee for the box and prepare the receipt. The teller records the payment on the teller machine and prepares a cash-in slip. The bank's copy of the rental contract and the receipt are placed in the proper place after the customer is given the originals.

The following rules and regulations generally apply to Safe Deposit rental agreements:

1. Satisfactory references must be given upon application for a box.
2. Access shall be given only to the renter of the box(s), their properly authorized deputy, legal representative, or in accordance with a proper court order.
3. Access may be had only in the presence of a vault attendant, and tin containers may not be opened or papers examined within the vault, but only in rooms provided for such purpose. The hours of access shall be during banking hours or otherwise designated by the bank.
4. The appointment of deputies must be made in writing on a form provided by the bank, and such appointment shall be considered as valid until revocation in writing is received by the bank. A deputy shall have the right to exchange or surrender the safe deposit box or any other taken in exchange thereof.

Number	Instructional Ideas

1413.02.02 After the rental contract is signed, the teller or Safe Deposit Clerk explains to the customer the procedure for using the box. The customer is given two keys, each of which has the box number on it. The customer is told that a key is always required for access to the safe-deposit box and that the branch cannot gain entry to the person's box without his/her key. (Students are usually surprised to learn this.) Therefore, the customer should keep the keys in different places to avoid losing both. The cost of replacing lost key(s) as well as the cost of drilling and repairing the locks in the event both keys are lost is paid by the renter. The bank reserves the right to refuse access to safe deposit box(es) with the use of keys other than the ones provided by the bank. Discussion points relative to key control would include:

1. Dual control of all boxes
2. The Guard Key
3. Loss keys
4. Keys received in the mail for surrender
5. Unauthorized duplicate keys

1413.02.03 In order to give the customer access to his/her box, the employee would ask the customer to complete the admittance slip, which shows the box number, the date, and the customer's name. The date and time are noted on the customer's signature card. If other people who are allowed access to the box want to be escorted to the box, each one must complete an admittance slip and have the date and time noted on his or her signature card. The employee would then obtain the safe-deposit vault key and the bank's key to the box and take the customer (or customers) to the safe-deposit vault where the customer's key and the bank's key are used simultaneously to open the safe-deposit box.

A customer may simply want to place something in his/her box or remove something from it. In this case, the emplpoyee would remain in the vault until the customer is ready to lock the box. The customer and the employee would insert their keys again to lock the box. Then the bank's key to the box is filed in its place in the vault, the vault is locked, and the bank's vault key is returned to its proper place. Usually, a customer wants to take his/her safe-deposit box to a private area to take care of the business involved with the box. In this case, the employee escorts the customer to a private cubicle.

The person who handles safe-deposit transactions is usually located in view of the private area reserved for safe-deposit box customers. When a customer is ready to return his/her box to the vault, the teller or Safe-Deposit Clerk would again obtain the vault key and the bank's key to the box and accompany the customer to the location of the box. The customer returns the box to its place, and both keys are used to lock the box.

Number

Instructional Ideas

As an instructional strategy, have students role play situations involving safe deposit rentals. For example, the customer wants to place some items in the box as soon as she possibly can. BEDDS, ID # 302.55, contains a valuable summary of behaviors for this job.

1413.02.04 All rents are payable in advance, and the contract is usually renewed from year to year. The renter may terminate the agreement by notifying the bank in writing, prior to the expiration of any term. intention to terminate the lease, and then removing the contents and surrendering the keys.

A notice of rent due is included below. One method of instruction is to actually have students set up a tickler file of their own simulated safe deposit rental agreements to see how the billing system operates. Since computer billing systems have not yet been perfected for the safe deposit operation (as of this writing), students might expect to handle the billings themselves if assigned this job.

GOLDEN VALLEY BANK
NOTICE OF RENT DUE AND RECEIPT

SAFE DEPOSIT BOX NO. _____
STORAGE RECEIPT NO. _____
NIGHT DEPOSITORY. BAG NO. _____

OFFICE		☐ NEW ☐ RENEWAL
RENT FROM (DATE DUE)	TO	RENT $
		OTHER $
		TOTAL $

PLEASE PRESENT OR MAIL THIS NOTICE WITH YOUR PAYMENT.

YOUR CANCELLED CHECK IS YOUR RECEIPT. NO ADDITIONAL RECEIPT WILL BE ISSUED UNLESS REQUESTED. SEE REVERSE SIDE FOR TERMS AND CONDITIONS OF SAFE DEPOSIT BOX RENTAL.

SAMPLE

DATE PAYMENT REC'D. _____
GOLDEN VALLEY BANK
BY _____

SD-101

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Number	Instructional Ideas
1413.02.05	The bank reserves the right to terminate at any time and for any reason the renting and possession of the box. Notice is mailed to the address of, or otherwise delivered to, the renter or renters, or in their absence, to the deputy properly designated on the books, or to any legal representative. In the event of termination of a box, the bank has the right to forcibly open the box in the presence of two officers of the bank and one witness, to remove the contents, and to hold them on special deposit. The bank has a lien against the contents for any unpaid rents due the bank. This can only happen 30 days after the branch mail a notice of its intended action. It is enough for students to be aware of the legalities surrounding safe deposit rentals and that surrender of a box can either be by renter's choice or branch action.
1413.03.01	Pretest Directions: Below are listed, in random order, the ten steps involved in helping a customer in the Safe Deposit Department. Number each step in proper sequence according to the manner in which you would assist a customer. _____ a. File the access ticket. _____ b. Compare the signature on access ticket to the signature card. _____ c. Locate and open the renter's box. _____ d. Examine the renter's booth. _____ e. Watch the customer sign the access ticket. _____ f. Complete the access ticket. _____ g. Accompany the renter out of the vault. _____ h. Return the Safe Deposit tray to the vault. _____ i. Admit the renter into the Safe Deposit area. _____ j. Remove the Safe Deposit tray to the vault. Answers: a. 8; b. 2; c. 5; d. 10; e. 1; f. 3; g. 7; h. 9; i. 4; j. 6

Number	Instructional Ideas

1413.04.01 Posttest Directions: Answers to the following questions vary by bank. Have each student perform a case study on a bank, gathering the answers to each of these questions and developing a short written report. This technique will also allow instructors to judge each student's ability to communicate in writing, a skill which will become increasingly important as students move up the banking/finance career ladder.

1. What are the annual rental rates for safe deposit boxes?
2. Many customers rent a safe deposit box as joint-tenants. If not, what terminology is used when referring to these customers?
3. What information is contained on the safe deposit lease?
4. How many keys are issued to each safe deposit customer and who has possession of all keys, except the guard key?
5. What purpose does the guard key serve?
6. Why is the admission slip compared with the safe deposit lease each time a customer enters his safe deposit box?
7. What additional information is on each admission slip before it is filed?
8. How and when are completed admission slips filed?
9. Give two reasons why a safe deposit box would be plugged.
10. When a safe deposit box is forced for non-payment of rent, what must be completed?
11. When a safe deposit box if forced open, who must be present?
12. When an individual rents a safe deposit box, s/he is referred to as _____.
13. What liability is incurred by the bank concerning safe deposit boxes?
14. Contents of a forced safe deposit box are placed where?
15. Is it necessary for a customer to complete an admission slip each time s/he enters the safe deposit box, even if it is in the same day? Why?
16. What information is contained on the daily safe deposit record?
17. Other than a working supply of safe deposit keys, where are the keys to unrented safe deposit boxes kept?

1413.05.01 The Bank Administration Institute offers a self-instructional training program for Safe Deposit Operations. Write 303 South Northwest Highway, Park Ridge, Illinois 60068, or call 312/693-7300.

Number	Condition	Performance	Standard
1414.01.01	Given customers interested in doing new business with the bank,	the student will open checking, savings, and time deposit accounts	to the satisfaction of the instructor or supervisor.
1414.01.02	Given telephone customers,	the student will answer telephones promptly and courteously	to the satisfaction of the instructor or supervisor.
1414.01.03	Given a variety of clerical tasks ranging from routine to moderately difficult,	the student will perform such tasks	to the satisfaction of the instructor or supervisor.

Number	Instructional Ideas
1414.02.01	Forms are available from local branches for simulating the opening of new accounts in the classroom. Alternately, encourage students who do not have personal accounts to take this opportunity to open them and observe the process from the customer's point of view. BEDDS, ID # 302.56, contains instructional materials for teaching new accounts.
1414.02.02	In telephone communications the voice, telephone manners, and telephone techniques are extremely important, for they suggest a firm's image to the person on the other end of the line. When communicating by telephone, banking/finance employees must depend on the voice to get a message across. The tone of voice used in answering the telephone expresses either "We're delighted you called" or "You're bothering me with this call." In handling requests for information, complaints, collections, or any other finance and credit problems by telephone, employees should use a pleasing voice and courteous manner of expression. The voice may communicate friendliness, interest, tact, enthusiasm, and persuasiveness. Or, the voice may communicate grouchiness, apathy, lack of conviction, or lack of confidence. BEDDS, ID # 302.56, contains instructional material for teaching proper telephone techniques. Also, the telephone company makes available free of charge the 16mm film entitled "How to Lose Your Best Customer."
1414.02.03	Instructional strategies for clerical tasks are well covered in the CBEP Guide for the General Office Clerk. Public relations instructional strategies have been suggested in Module 1402, Customer Relations. Both references provide usable ideas for the instructor to teach students the following: 1. Sort and file bank materials on a daily basis. 2. Greet callers promptly and courteously. 3. Direct customers to appropriate individual for assistance. 4. Type reports, correspondence, memoranda, and other material. 5. Take and transcribe dictation using shorthand or dictating equipment. Consult BEDDS for additional material for teaching/learning this objective.

Number | Instructional Ideas

1414.03.01 Pretest Directions: Match the terms associated with opening savings accounts on the right to the correct definitions. Place the appropriate numbers in the blanks provided.

_____ a.	Money paid for the use of money.	1. Time deposit
_____ b.	Interest stops at maturity and must be renewed by by customer.	2. Savings bond
_____ c.	Any deposit payable after thirty days.	3. Principal
_____ d.	Indexing device or chart permitting independent calculation of simple or compound interest on varied amounts for certain or varied intervals of time.	4. Compound interest
_____ e.	Money paid for the use of money based upon the principal plus the accrued interest over a period of time.	5. Interest
_____ f.	Bond issued by the treasury department of the United States government for the encouragement of thrift.	6. Interest table
_____ g.	Deposits made for a specified length of time usually ranging from 90 days to 8 years, earning from 5 1/2 to 7 3/4% interest.	7. Savings account
_____ h.	Amount of money on which the interest is paid.	8. Certificate of deposit (CD)
_____ i.	Banking service that allows a person to safely store money and also earn interest at the same time.	9. Single maturity CD
_____ j.	Book record prepared by a bank for a depositor listing deposits, withdrawals, interest paid by the bank, the date of all transactions, the new balance, and the initial or identifying symbol of the person handling each transaction; depositor's name or names and account number are shown on the front.	10. Maturity
		11. Passbook
		12. Automatic renewable CD
_____ k.	Automatically renews itself if not cashed within ten days after maturity date.	13. Simple interest
_____ l.	Money paid for the use of money for a period of time based upon the principal.	14. Loan
_____ m.	Date upon which a note, time draft, bill of exchange, bond, or other negotiable instrument becomes due and payable.	

Answers: a. 5; b. 9; c. 1; d. 6; e. 4; f. 2; g. 8; h. 3; i. 7; j. 11; k. 12; l. 13; m. 10;

Number

Instructional Ideas

1414.04.01 1. Posttest Directions: Arrange in order the following procedure for assigning account numbers. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____ a. Cross out existing number so next account number will be ready for assignment.
_____ b. Initial number to show who opened account.
_____ c. Check book of savings account numbers.
_____ d. Date number to show when account was opened.
_____ e. Assign account number.

2. Match types of information found on a savings signature card on the right to the correct descriptions.

_____ a. Indicates what type of savings account has been opened.
_____ b. First and last name or initials of person who opened account.
_____ c. Used for reference.
_____ d. Required by federal law so that a customer can always be identified.
_____ e. Only one person dealing with account
_____ f. Important because the customer sometimes needs to be contacted during the day.
_____ g. Name(s) of person(s) opening account.
_____ h. Date showing when account was actually opened.
_____ i. Last bank where customer had a savings or checking account.
_____ j. Any existing accounts with this bank under a different name or names along with account numbers.
_____ k. Any type of information that would be helpful to bank personnel if something came up about the customer.
_____ l. Dollar and cent amount customer is depositing.
_____ m. Either box number, street address, or rural route number and city, state, and zip code.
_____ n. Name of officer to whom new customer is assigned.
_____ o. Information about how the customer found out about the bank.
_____ p. Type of business if self-employed or place of employment.

1. Account number
2. Home phone
3. Social security number
4. Type of account
5. Opened by
6. Individual
7. Home address
8. Joint
9. Other
10. Business or employer
11. Former bank reference
12. Affiliated accounts
13. Referred by

Number Instructional Ideas

_____ q. Any other type of savings plan other than individual or joint.
_____ r. Two or more persons are dealing with account.

14. Initial deposit
15. Date opened
16. Typed account title
17. Assigned to
18. Remarks

3. Arrange in order the following procedure for issuing a passbook. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____ a. Type the complete address in the space provided.
_____ b. Type the amount of the total deposit in the BALANCE column.
_____ c. Type name(s) of person(s) opening the account in the space provided.
_____ d. Initial total deposit in the BALANCE column to show who issued passbook.
_____ e. Type account number in the space provided on the front of the passbook.
_____ f. Type the date in numbers on the inside of the passbook.
_____ g. Type the amount of the initial deposit.

Answers: 1. a. 3; b. 5; c. 1; d. 4; e. 2.
2. a. 4; b. 5; c. 1; d. 3; e. 6; f. 2; g. 16; h. 15; i. 11; j. 12; k. 18; l 14; m. 7; n. 17; o. 13; p. 10; q. 9; r. 8.
3. a. 3; b. 6; c. 2; d. 7; e. 1; f. 4; g. 5.

1414.05.01 The best resources for new accounts are materials from banks and finance institutions themselves. In addition, business magazines and journals regularly contain articles on innovations and coming trends in the industry. The latter are often good material for discussion later in a course when students have developed a sufficient frame of reference to relate to this kind of information.

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Number	Condition	Performance	Standard
1415.01.01	Given customer contact,	the student will encourage customers to use additional branch service	in order to sell at least one piece of new business per month.
1415.01.02	Given new or expanded customer services,	the student will increase his/her knowledge of any such service	in order to sell at least one piece of new business per month.
1415.01.03	Given new or expanded customer services,	the student will assist customers with the completion of appropriate applications	in order to sell at least one piece of new business per month.
1415.01.04	Given new or expanded customer services,	the student will refer applications for Monthly Payment Loans, Master Charge accounts, and other similar services to officer for processing	in order to sell at least one piece of new business per month.

Number	Instructional Ideas
1415.02.01	One instructional approach is to have each student or small group of students select a local branch and research that branch's service. They should compile a list for each branch to use as a reference source as they practice sales techniques. The next step is to have students role play with each other the art of selling bank services. It is often valuable to have the entire class observe a simulation so that they can give constructive criticisms. The Distributive Education Core in the CBEP Guide contains numerous strategies for teaching/learning sales. The Guide is available in the District Office or Office of the Department Chair if the instructor does not already have a copy.
1415.02.02	As new services develop in the banking/finance industry, the instructor should bring them to students' attention. Assigned reading can be the basis for class discussion, as can samples of new promotional material.
1415.02.03	There are a number of forms throughout this supplement and the BEDDS companion modules which can be used to simulate customer assistance. Many more samples are available from local branches. Module 1402,, Customer Relations, can also be reintroduced or integrated into Marketing Bank Services at this point.
1415.02.04	The referral process for services is similar to checking/savings withdrawal referrals. In fact, they are generally easier since service referrals do not usually involve customer problems. Module 1404 contains instructional strategies which are applicable to service referrals. The Security Pacific training film on referrals is also an excellent resource. (See 1413.05.01.)
1415.03.01	Pretest Directions: Ask students to write a brief description of the bank services they currently use (if any) and what additional services they as customers could use.
1415.04.01	Posttest Directions: Repeat the procedure outlined above after students have researched at least one financial institution.

Number Instructional Ideas

1415.05.01 The following A-V materials are available for one-two days' use, free of charge, from Security Pacific National Bank upon request at the nearest local branch. The branch will be glad to order the material for local classroom use.

COMMUNICATIONS - HUMAN RELATIONS

Avoiding Communication Breakdown
Communication: The Non-Verbal Agenda (revised)
The Engineering of an Agreement
Everybody Wins
Eyewitness
Group Think
I'd Rather Not Say
Meeting in Progress
Meetings, Bloody Meetings
Staffing for Strength
Strategies for Effective Listening+
What You Are Now is Where You Were When

COMMUNICATIONS - ORAL & WRITTEN SKILLS

Anatomy of a Presentation
+ Dictation Skills Workbook
+ How to Dictate Effectively
If an Elephant Answers
A Manner of Speaking
Pattern for Instruction
Reading Skills Program
Strange Case of the English Language (I & II)
+ Telephone Transactions
Writing Letters That Get Results

CUSTOMER SERVICE

+ Color the Customer Livid
+ Handling Problems and Complaints
+ The Hidden Side of Selling
+ Human Transactions
+ Managing for Quality Customer Service
+ Much Ado About New Accounts
(replaces New Accounts, Lasting Accounts)
+ Referrals

+ = filmstrip and/or audio format

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Number	Condition	Performance	Standard
1416.01.01	Given discussion of the banking/finance field,	students will be able to identify what the advancement opportunities, typical jobs at various steps of the career ladder, and job duties are	to the instructor's satisfaction.
1416.01.02	Given discussion of the banking/finance field,	students will be able to identify what the outlook is for employment for the next five years	to the instructor's satisfaction.
1416.01.03	Given discussion of the banking/finance field,	students will be able to prepare a salable resume	to the instructor's satisfaction.
1416.01.04	Given discussion of the banking/finance field,	students will be able to conduct a satisfactory interview for an entry-level banking/finance position	to the instructor's satisfaction.

Number		Instructional Ideas
1416.02.01	A.	BEDDS, ID # 302.57, contains organizational charts for use as handouts or overheads. In addition, instructors might take students on a tour of banks, pointing out who occupies what niche in the career ladder.
	B.	The entry-level jobs/skills matrix in the introduction to this supplement might also be helpful in showing students which set of competencies would be applied at each position. Bear in mind, however, that branches vary. A useful exercise might be for students to acquire a job description for one of these entry-level positions and compare it to the matrix to see how individual branches vary. (See page 12 for matrix.)
	C.	BEDDS, ID # 302.57, contains a questionnaire used by Judie Cary, Modesto ROP, for teaching the career ladder. The questionnarie requires students to analyze their work stations carefully.
1416.02.02	A.	The introductory material on page 5 summarizes employment data currently available. Each year the outlook is subject to change. The instructor should consult the Employment Development Department (EDD) and the other governmental sources for up-to-date information.
	B.	Instruct students to review the classified sections of both a local and more distant newspaper to illustrate employment trends.
1416.02.03		There are a number of useful resources available on writing resumes. The personal data forms in BEDDS, ID # 302.57, are provided in the event the instructor is at a loss for such a guide or simply prefers this format. Once the student completes this form, it can be used for the following objective as well.
1416.02.04		Have each student fill out the job application form in BEDDS, ID # 302.57. At least three follow-up activities are possible: 1. Have a bank friend or personnel officer come to class and interview, using applications filled out previously. Can be fun and a real learning experience. 2. Hold Job Fair. June is a good time. Invite several bank personnel officers, and have students fill in applications and interview with each. 3. Arrange for each student (or as many as possible) to experience a mock interview at a local financial institution. Use the interviewer evaluation form in BEDDS, ID # 302.57, to obtain feedback on student performance.

Number	Instructional Ideas
1416.03.01	The pretest can consist of students' completing the employment information sheet (see 1416.01.03) to the instructor's satisfaction. If the sheet is satisfactorily completed, the instructor can schedule the interiew immediately.
1416.03.02	On a blackboard, the instructor will write the names of a variety of departments. They will be presented in random order. The student is to take these and develop an organization chart for a typical large bank/finance company. (See 1416.01.01 A for the names of positions and what the chart would look like).
1416.04.01	Instruct each student to obtain an Application for Employment, including an Applicant Flow Data Sheet for Research and Reporting Only if there is one, from a local branch. The posttest will consist of having each student complete an application to the instructor's satisfaction.
1416.05.01	There are a number of excellent resources available from local libraries and book stores on resume writing and job outlooks. An example of such a resource is: Banking and Finance Careers by Jo Ann Whatley; Published by Franking Watts, New York, 1978.
1416.05.02	Security Pacific National Bank also has a number of training aides available for one-two days' use, free of charge, on topics related to Careers in Banking. The instructor has only to request materials from the nearest local branch of Security Pacific.

BEDDS ORDER FORM

Business Education Data Dissemination System (BEDDS)

(Limit - 10 hard copy or 10 microfiche titles;
or a combination of 10 microfiche and hard copy titles
per school per order)

Appendix A

Requested from: Vocational Education Resource Information Center
Vocational Education Unit
721 Capitol Mall
Sacramento, CA 95814

Date_____

Requested by: _____
Business Education Department Chairman

_____
School

_____
Address

_____
City, State, Zip County

_____
Area Code, Phone

ED or ID #	TITLE OF DOCUMENT	Check for Hard Copy	Check for Micro-fiche

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For Office Use by
Vocational Education Resource Information Center

Date Mailed_____ Units back ordered_____

Copy sent to regional Office_____
date

cc: ____ Oakland Regional Office
____ L. A. Regional Office
____ Sacramento Regional Office

ED or ID #

ED or ID #

ED or ID #

ED or ID #

BEDDS-2

SUMMARY OF ENTRY-LEVEL BANKING/FINANCE INSTRUCTIONAL MATERIAL (16 MODULES) WHICH CAN BE ORDERED FROM THE BUSINESS EDUCATION DATA DISSEMINATION SYSTEM (BEDDS)

The instructional information contained in these Modules are companion materials to the 16 competency modules of the Banking/Finance Supplement to the California Business Education Program Guide. The topics contained in each informational module are detailed below. The corresponding competency module in the Banking/Finance Supplement is also identified. INSTRUCTORS NOTE: Since there is some overlap among the competency modules, you may wish to use the following materials with more than just the corresponding module.

Module 1: ID # 302.43
- Corresponds to Module 1401 in the Banking/Finance Supplement
  - Contents and Organization of the Cash Drawer
  - Strip and Leaf Counting with Three Case Studies
  - Care and Use of the Teller's Stamps
  - Swindlers, Counterfeit Money, and Kiting
  - Test Items Related to Bank Security and Authentic Currency

Module 2: ID # 302.44
- Corresponds to Module 1402 in the Banking/Finance Supplement
  - Six General "Types" of Customers by Basic Personality
  - The Effects of Certain Kinds of Responses on the Customer
  - Exercise for Students to Analyze Their Own Personality Traits
  - Sex-Fairness and Positive Ethinic Relations

Module 3: ID # 302.45
- Corresponds to Module 1403 in the Banking/Finance Supplement
  - Types of Savings and Checking Accounts
  - Completing Deposit Tickets
  - Match the Bill with Its Portrait
  - Cash-In Tickets
  - Less-Cash Deposits
  - Passbooks and Encoding
  - Test Items: Three Transaction Problems

Module 4: ID # 302.46
- Corresponds to Module 1404 in the Banking/Finance Supplement
  - Validity Tests for Items Presented for Payment
  - Exercises for Identifying Properly Written Checks
  - Satisfactory Endorsements
  - Special Endorsements: Blank, Restrictive, Special, Conditional, Qualified, by Mark
  - Signature Cards
  - Identification
  - Holds
  - Checking for Sufficient Checking Balance
  - Checking for Sufficient Savings Balance
  - Computer Reports Reference Guide
  - Passbooks and Encoding
  - Test Items

Module 5: ID # 302.47
- Corresponds to Module 1405 in the Banking/Finance Supplement
  - Balancing Basics
  - Teller's Cash Count Sheet (Explanation)
  - Teller's Balance Sheet (Explanation)
  - Balancing Procedure Case Problem
  - Cash Sheet Problems A and B

Module 6: ID # 302.48
- Corresponds to Module 1407 in the Banking/Finance Supplement
  - Procedures for the Checking Filing Process: What to Check For

Module 7: ID # 302.49
- Corresponds to Module 1407 in the Banking/Finance Supplement
  - Crippled Statements

Module 8: ID # 302.50
- Corresponds to Module 1408 in the Banking/Finance Supplement
  - Bank Reconciliations
  - Closing Accounts
  - Traveler's Cheques and Other Negotiable Instruments

Module 9: ID # 302.51
- Corresponds to Module 1409 in the Banking/Finance Supplement
  - Procedures for Operating Proof Machines and an Exercise on the Function Control Keys
  - Changing the Pocket Lister Tape, Loading the Fanfold Paper, Changing the Ink Roll, and Loading the Encoder Ribbon
  - Parts of the Machine Questionnaire

Module 10: ID # 302.52
- Corresponds to Module 1409 in the Banking/Finance Supplement
  - Sorting

Module 11: ID # 302.53
- Corresponds to Module 1409 in the Banking/Finance Supplement
  - Balancing Debit and Credit Items: A Workload for Proof Training

Module 12: ID # 302.54
- Corresponds to Module 1409 in the Banking/Finance Supplement
  - Test Items on Proofing

Module 13: ID # 302.55
- Corresponds to Module 1413 in the Banking/Finance Supplement
  - Summary Safe Deposit Instructions
  - Sample Safe Deposit Rental Agreement

Module 14: ID # 302.56
- Corresponds to Module 1414 in the Banking/Finance Supplement
  - Assigning Account Numbers and Completing the Signature Card
  - Proper Telephone Procedures
  - Typing a Thank-You Letter
  - Test Items

Module 15: ID # 302.57

- Corresponds to Module 1416 in the Banking/Finance Supplement
  - Organization Charts
  - Student Questionnaire for Analyzing Work Stations
  - Personal Data Sheets for Preparing Resumes
  - Employment Interview Form and Interviewer Questionnaire

Module 16: ID # 302.58

- Corresponds to Modules 1401-1416 in the Banking/Finance Supplement
  - 1979-80 Fall Course Outline, Banking and Financial Occupations, Courtesy of Jo Ann Baron, Instructor